

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS AMERICAN MODERN SELECT INSURANCE COMPANY		DEFENDANTS ALLSTATE INDEMNITY COMPANY, ET AL.			
(b) County of Residence of First Listed Plaintiff <u>Clermont County (Ohio)</u> <i>(EXCEPT IN U.S. PLAINTIFF CASES)</i>		County of Residence of First Listed Defendant <u>State of Delaware</u> <i>(IN U.S. PLAINTIFF CASES ONLY)</i>			
(c) Attorneys (Firm Name, Address, and Telephone Number) Jeffrey M. Brenner, Esquire, Post & Schell, P.C. 1600 JFK Blvd., 13th Floor, Phila., PA 19103 (215) 587-1133		NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED. Attorneys (If Known) None at this time			
II. BASIS OF JURISDICTION (Place an "X" in One Box Only)		III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant) <i>(For Diversity Cases Only)</i>			
<input type="checkbox"/> 1 U.S. Government Plaintiff	<input checked="" type="checkbox"/> 3 Federal Question <i>(U.S. Government Not a Party)</i>	Citizen of This State <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 1 Incorporated or Principal Place of Business In This State <input type="checkbox"/> 4 <input checked="" type="checkbox"/> 4			
<input type="checkbox"/> 2 U.S. Government Defendant	<input checked="" type="checkbox"/> 4 Diversity <i>(Indicate Citizenship of Parties in Item III)</i>	Citizen of Another State <input checked="" type="checkbox"/> 2 <input type="checkbox"/> 2 Incorporated and Principal Place of Business In Another State <input type="checkbox"/> 5 <input type="checkbox"/> 5			
		Citizen or Subject of a Foreign Country <input type="checkbox"/> 3 <input type="checkbox"/> 3 Foreign Nation <input type="checkbox"/> 6 <input type="checkbox"/> 6			
IV. NATURE OF SUIT (Place an "X" in One Box Only)		Click here for: Nature of Suit Code Descriptions.			
CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY		
<input checked="" type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excludes Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	<input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury <input type="checkbox"/> 362 Personal Injury - Medical Malpractice	<input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 367 Health Care/ Pharmaceutical Personal Injury Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 690 Other	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157	<input type="checkbox"/> 375 False Claims Act <input type="checkbox"/> 376 Qui Tam (31 USC 3729(a)) <input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 850 Securities/Commodities/ Exchange
REAL PROPERTY	CIVIL RIGHTS	PRISONER PETITIONS	PROPERTY RIGHTS		
<input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	<input type="checkbox"/> 440 Other Civil Rights <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/ Accommodations <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 448 Education	Habeas Corpus: <input type="checkbox"/> 463 Alien Detainee <input type="checkbox"/> 510 Motions to Vacate Sentence <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty Other: <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition <input type="checkbox"/> 560 Civil Detainee - Conditions of Confinement	LABOR <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Management Relations <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 751 Family and Medical Leave Act <input type="checkbox"/> 790 Other Labor Litigation	SOCIAL SECURITY <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSDI Title XVI <input type="checkbox"/> 865 RSI (405(g))	FEDERAL TAX SUITS <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609
			IMMIGRATION	<input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 465 Other Immigration Actions	<input type="checkbox"/> 896 Arbitration <input type="checkbox"/> 899 Administrative Procedure Act/Review or Appeal of Agency Decision <input type="checkbox"/> 950 Constitutionality of State Statutes
V. ORIGIN (Place an "X" in One Box Only)					
<input checked="" type="checkbox"/> 1 Original Proceeding	<input type="checkbox"/> 2 Removed from State Court	<input type="checkbox"/> 3 Remanded from Appellate Court	<input type="checkbox"/> 4 Reinstated or Reopened	<input type="checkbox"/> 5 Transferred from Another District (specify)	<input type="checkbox"/> 6 Multidistrict Litigation - Transfer <input type="checkbox"/> 8 Multidistrict Litigation - Direct File
Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity): 28 U.S.C. 1335, 1397 and 2361 (Interpleader)					
VI. CAUSE OF ACTION Brief description of cause: Interpleader Complaint to equitably distribute insurance policy proceeds amongst competing claimants					
VII. REQUESTED IN COMPLAINT:		<input type="checkbox"/> CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P.	DEMAND \$	CHECK YES only if demanded in complaint: JURY DEMAND: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
VIII. RELATED CASE(S) IF ANY <i>(See instructions):</i>		JUDGE	DOCKET NUMBER		
DATE 03/06/2019	SIGNATURE OF ATTORNEY OF RECORD				
FOR OFFICE USE ONLY					
RECEIPT #	AMOUNT	APPLYING IFFP	JUDGE	MAG. JUDGE	

UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

DESIGNATION FORM

(to be used by counsel or pro se plaintiff to indicate the category of the case for the purpose of assignment to the appropriate calendar)

Address of Plaintiff: _____

7000 Midland Boulevard, Amelia, OH 45102

Address of Defendant: _____

496 South Wyomissing Avenue, Reading, Pennsylvania et al.

Place of Accident, Incident or Transaction: _____

492 South Wyomissing Avenue, Reading, Pennsylvania

RELATED CASE, IF ANY:

Case Number: _____ Judge: _____ Date Terminated: _____

Civil cases are deemed related when Yes is answered to any of the following questions:

- | | | |
|--|------------------------------|--|
| 1. Is this case related to property included in an earlier numbered suit pending or within one year previously terminated action in this court? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| 2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in this court? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| 3. Does this case involve the validity or infringement of a patent already in suit or any earlier numbered case pending or within one year previously terminated action of this court? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| 4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights case filed by the same individual? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |

I certify that, to my knowledge, the within case is / is not related to any case now pending or within one year previously terminated action in this court except as noted above.

DATE: 03/06/2019

Attorney-at-Law / Pro Se Plaintiff

313580

Attorney I.D. # (if applicable)

CIVIL: (Place a ✓ in one category only)

A. Federal Question Cases:

- 1. Indemnity Contract, Marine Contract, and All Other Contracts
- 2. FELA
- 3. Jones Act-Personal Injury
- 4. Antitrust
- 5. Patent
- 6. Labor-Management Relations
- 7. Civil Rights
- 8. Habeas Corpus
- 9. Securities Act(s) Cases
- 10. Social Security Review Cases
- 11. All other Federal Question Cases
(Please specify): _____

B. Diversity Jurisdiction Cases:

- 1. Insurance Contract and Other Contracts
- 2. Airplane Personal Injury
- 3. Assault, Defamation
- 4. Marine Personal Injury
- 5. Motor Vehicle Personal Injury
- 6. Other Personal Injury (Please specify): _____
- 7. Products Liability
- 8. Products Liability – Asbestos
- 9. All other Diversity Cases
(Please specify): _____

ARBITRATION CERTIFICATION

(The effect of this certification is to remove the case from eligibility for arbitration.)

I, Jeffrey M. Brenner, Esquire, counsel of record or pro se plaintiff, do hereby certify:

 Pursuant to Local Civil Rule 53.2, § 3(c) (2), that to the best of my knowledge and belief, the damages recoverable in this civil action case exceed the sum of \$150,000.00 exclusive of interest and costs: Relief other than monetary damages is sought.

DATE: 03/06/2019

Attorney-at-Law / Pro Se Plaintiff

313580

Attorney I.D. # (if applicable)

NOTE: A trial de novo will be a trial by jury only if there has been compliance with F.R.C.P. 38.

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

CASE MANAGEMENT TRACK DESIGNATION FORM

AMERICAN MODERN SELECT INSURANCE COMPANY	CIVIL ACTION
⋮	⋮
v.	⋮
ALLSTATE INDEMNITY COMPANY, ET AL.	⋮
	NO.

In accordance with the Civil Justice Expense and Delay Reduction Plan of this court, counsel for plaintiff shall complete a Case Management Track Designation Form in all civil cases at the time of filing the complaint and serve a copy on all defendants. (See § 1:03 of the plan set forth on the reverse side of this form.) In the event that a defendant does not agree with the plaintiff regarding said designation, that defendant shall, with its first appearance, submit to the clerk of court and serve on the plaintiff and all other parties, a Case Management Track Designation Form specifying the track to which that defendant believes the case should be assigned.

SELECT ONE OF THE FOLLOWING CASE MANAGEMENT TRACKS:

- (a) Habeas Corpus – Cases brought under 28 U.S.C. § 2241 through § 2255. ()
- (b) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits. ()
- (c) Arbitration – Cases required to be designated for arbitration under Local Civil Rule 53.2. ()
- (d) Asbestos – Cases involving claims for personal injury or property damage from exposure to asbestos. ()
- (e) Special Management – Cases that do not fall into tracks (a) through (d) that are commonly referred to as complex and that need special or intense management by the court. (See reverse side of this form for a detailed explanation of special management cases.) ()
- (f) Standard Management – Cases that do not fall into any one of the other tracks. (x)

<u>3/6/19</u>	Jeffrey M. Brenner, Esquire	Plaintiff
Date	Attorney-at-law	Attorney for
215-587-1133	215-320-4883	jbrenner@postschell.com
<u>Telephone</u>	<u>FAX Number</u>	<u>E-Mail Address</u>

**IN THE UNITED STATES DISTRICT COURT
FOR EASTERN DISTRICT OF PENNSYLVANIA**

AMERICAN MODERN SELECT INSURANCE COMPANY,) CIVIL ACTION
) NO. _____
Interpleader Plaintiff,)
)
v.)
)
ALLSTATE INDEMNITY COMPANY;)
CAROL DELP; HOLLAND HARPER, JR.;)
THE ERIE INSURANCE EXCHANGE;)
KRISTEN GROFF AND RODNEY GROFF,)
h/w,)
)
Interpleader Defendants.)

COMPLAINT FOR INTERPLEADER

Plaintiff, American Modern Select Insurance Company (“American Modern”), pursuant to 28 U.S.C. §§ 1335, 1397, and 2361, states the following in support of this Interpleader Complaint:

PARTIES, JURISDICTION AND VENUE

1. Plaintiff American Modern Select Insurance Company (“American Modern”) is a corporation organized and existing under the laws of the State of Ohio, with its home office and principal place of business in the State of Ohio.
2. For purposes of determining diversity of citizenship, American Modern is a citizen of the State of Ohio and not of any other State. American Modern is authorized to do business and does conduct business in the State of Pennsylvania.
3. Defendant Allstate Corporation (“Allstate”) is a corporation licensed to sell insurance in the Commonwealth of Pennsylvania, which is incorporated in the State of Delaware and maintains its principal place of business in the State of Illinois.

4. For purposes of determining diversity of citizenship, Allstate is a citizen of the State of Delaware and the State of Illinois and not of any other state.

5. Defendant Carol Delp is a real person who resides at 496 South Wyomissing Avenue, Reading, Pennsylvania.

6. For purposes of determining diversity of citizenship, Defendant Carol Delp is a citizen of the Commonwealth of Pennsylvania and of no other state.

7. Defendant Carol Delp is insured by Allstate.

8. Defendant Holland Harper, Jr. is a real person who resides at 494 South Wyomissing Avenue, Reading, Pennsylvania.

9. For purposes of determining diversity of citizenship, Defendant Holland Harper, Jr. is a citizen of the Commonwealth of Pennsylvania and not of any other state.

10. Defendant Erie Insurance Exchange (“Erie”) is a corporation which is incorporated in and maintains its principal place of business in the Commonwealth of Pennsylvania.

11. For purposes of determining diversity of citizenship, Erie is a citizen of the Commonwealth of Pennsylvania and not of any other state. Erie is authorized to do business and does conduct business in the Commonwealth of Pennsylvania.

12. Defendants Kristen and Rodney Groff (collectively, the “Groffs”), husband and wife, are real persons who reside at 480 South Wyomissing Avenue, Reading, Pennsylvania.

13. For purposes of determining diversity of citizenship, the Groffs are citizens of the Commonwealth of Pennsylvania and of no other state. Upon information and belief the Groffs are insured by Erie.

14. The Court has original subject matter jurisdiction over this action pursuant to 28 U.S.C. § 1335 because the amount at issue is more than \$500, and two or more of the Defendants who may have a claim to the Policy benefit are of diverse citizenship.

15. In particular, Defendant Allstate is a citizen of the State of Delaware and the State of Illinois and not of any other state, and Defendant Erie is a citizen of the Commonwealth of Pennsylvania and not of any other state.

16. Venue is proper in this Court because one or more of the Defendants reside in this judicial district. *See* 28 U.S.C. § 1397.

17. In particular, Defendant Carol Delp resides at 496 South Wyomissing Avenue, Reading, Pennsylvania.

18. Pursuant to 28 U.S.C. § 2361, this Court has the power to issue process to be served on each of the Defendants.

FACTUAL ALLEGATIONS

19. American Modern issued Policy Number 085 004 798 1041 with effective dates of coverage from June 19, 2017 through June 19, 2018 (the “Policy”) to Christopher Kulick, insuring real property located at 492 South Wyomissing Avenue, Reading, Pennsylvania (the “Property”). A true and correct copy of the Policy is attached hereto as Exhibit “A.”

20. The Policy was a specialty homeowner’s policy which contained a personal liability limit of \$50,000 per occurrence. Ex. A.

21. On or about April 13, 2018, one of Christopher Kulick’s children accidentally started a trash can fire with a lighter which subsequently spread to adjoining properties, either owned or insured by the Defendants (the “Fire”).

22. As a result of the Fire, Carol Delp alleges that her personal property was destroyed.

23. Carol Delp was insured by Defendant Allstate Corporation at the time of the Fire.

24. As a result of the Fire and the damages claimed by their insured, Allstate is presenting a subrogation loss in the amount of \$28,335.94. A copy of Allstate's damages estimate is attached hereto as Exhibit "B."

25. As a result of the Fire, Defendant Holland Harper, Jr. alleges personal property damages. An e-mail containing the damages Defendant Holland Harper, Jr. claims to have sustained as a result of the Fire is attached hereto as Exhibit "C."

26. The Groffs allege property damages as a result of the Fire.

27. The Groffs were insured by Erie at the time of the Fire.

28. The Groffs submitted a claim for the damages as a result of the Fire to Erie under Claim Number A00000921649.

29. Upon information and belief, Erie is presenting a subrogation demand in the amount of \$165,000 for property damages allegedly sustained by the Groffs due to the Fire. An email with that subrogation demand is attached hereto as Exhibit "D."

INTERPLEADER AS A PROPER REMEDY

30. To the best of American Modern's knowledge, based upon a reasonable and diligent inquiry, all potential claimants to the proceeds of the policy have been made parties to this action.

31. American Modern has no interest or claim in the policy benefits as it concedes it owes the entirety of the liability limits of the Policy (\$50,000) to the Defendants, and therefore is a mere stakeholder, and has not incurred any independent liability to any of the Defendants.

32. The claims of the Defendants have a common origin due to the Fire.

33. Because the Defendants have competing and adverse claims for the same finite policy limits which are payable under the Policy, absent the instant interpleader action, American Modern would be subject to competing claims of equal interest for the same finite policy proceeds (\$50,000), which is well short of the damages claimed by all Defendants.

34. Upon information and belief, the Defendants have not come to an amicable agreement as to the split of the Policy benefit of \$50,000.

35. Due to the competing claims of the Defendants, American Modern is unable to determine to whom the policy limits should be paid and in what ratio.

36. Without a determination by the Court, payment of the policy limits may expose American Modern to multiple liability, or risk being accused of improper action by one of the Defendants.

23. American Modern is prepared to tender the Policy's liability limits (\$50,000.00) at issue into the registry of this Honorable Court, via check made payable to the Clerk of the United States District Court for the Eastern District of Pennsylvania as soon as the Court grants American Modern permission to do so.

WHEREFORE, American Modern Select Insurance Company respectfully requests that the Court enter a copy of the Order attached hereto as Exhibit "E."

Dated: March 6, 2019

POST & SCHELL, P.C.

By



JEFFREY M. BRENNER, ESQUIRE

Four Penn Center, 13th Floor

1600 John F. Kennedy Blvd.

Philadelphia, PA 19103-2808

215-587-1133

Facsimile: 215-587-1444

ATTORNEYS FOR PLAINTIFF

AMERICAN MODERN SELECT
INSURANCE COMPANY

EXHIBIT “A”

// CLJ

RENEWAL



American
MODERN

AMERICAN MODERN SELECT INSURANCE COMPANY

Insured Name:
CHRISTOPHER KULICK
Date Prepared: May 11, 2017
POLICY NUMBER: 085 004 798 1041

BROKER 372565:
ROCCO POLIDORO
18 E SPRINGFIELD RD
SPRINGFIELD PA 19064

Policy Renewal Date:
JUN 19, 2017 to JUN 19, 2018

N085 043924 0047981041 37 T60 HO
CHRISTOPHER KULICK
492 S WYOMISSING AVE
READING PA 19607-3264

Dear Customer,

Thank you for choosing American Modern Select Insurance Company and ROCCO POLIDORO for your DWELLING insurance needs. I am writing to provide you with your insurance declarations page. Please review the information carefully, and keep the documents in your records. The premium for your policy is \$358.00. Soon, you will receive a premium notice from us. Please send your payment along with the payment coupon in the envelope we provide.

You can count on us to continue providing the kind of protection and service you expect from your insurance provider. If your needs have changed or if you would like to discuss your coverages, please contact ROCCO POLIDORO at (610) 544-8900.

Again, thank you for choosing American Modern Select Insurance Company. We appreciate your business...and your trust!

Very truly yours,

A handwritten signature in black ink, appearing to read "James F. Klein".

President

IMPORTANT NOTICE IDENTITY RECOVERY COVERAGE NOW AVAILABLE

Dear Policyholder:

We are pleased that you selected us to protect your home. Our focus is on homeowners like yourself, so we understand your individual needs. Enclosed you will find your policy. There is a new coverage available that we wish to introduce to you. It is important to read this notice and your policy carefully to make sure that it meets your needs.

We are pleased to introduce a new optional Identity Recovery Coverage (IDR). If purchased, IDR will provide the following benefits:

- If you become a victim of identity theft, you will have expense reimbursement (\$15,000 limit with \$0 deductible) and personal help (up to 12 months from time of identity theft discovery – this service does not reduce limit) for the recovery process.

Here are highlights of this new service and coverage:

- Verified identity theft claimants will be assigned an experienced Case Manager.
- Case Manager will handle the bulk of the work on behalf of the insured, to help identify where fraud has occurred, make the right contacts and speed the often complicated recovery process.
- Case managers are licensed investigators able to take action on insured's behalf, with insured's permission, through a limited power of attorney.
- IDR reimburses the insured for covered expenses incurred to restore credit history and identity records in the event of an identity theft.

Covered expenses include:

- Various legal fees caused by identity theft, including costs for both civil and criminal defense
- Lost wages as a result of time away from work, or costs for child or elder care as a result of time away from home - joint \$5,000 maximum per covered loss
- Credit repository reports
- Fees for reapplying for loans declined due to falsified credit information
- Postage, phone and shipping fees
- Notary and filing fees
- Costs for mental health counseling - \$1,000 maximum per covered loss
- Costs for other expenses that arise directly from the identity theft

Help When It's Needed

- A toll-free Help Line is provided for use in the event you are a victim of identity theft. The telephone number and related services are provided upon purchase of this coverage.

IDR may be added for \$20 additional premium. This is an optional coverage. You need to contact your agent to add it to your policy.

This notice is designed to help explain a new optional coverage that is available for your policy. This notice does not replace or change any part of your policy. If there is a conflict between this notice and your policy, the terms of your policy will control.

IMPORTANT NOTICE
BILLING REFERENCE INFORMATION

Payment Services

- Online Services www.amig.com
- Automated Customer Service and Direct Customer Care: **1-800-543-2644**
- Agents Office: **(610) 544-8900**
- Company Addresses

Standard Mailing:
American Modern Insurance Group
PO BOX 740429
Cincinnati, Ohio 45274-0429

Overnight Mailing:
American Modern Insurance Group
Attn: Accounting Dept.
7000 Midland Blvd.
Amelia, Ohio 45102

Installment Payment Plan Options

- Payment plan options are flexible, and vary by product. Your agent can advise which options are available for your account.
- Electronic Funds Transfer (EFT) is available for monthly automatic withdrawals from your checking or savings account or credit card. You may choose your payment withdrawal day of the month.

How You Pay

- Electronic (one time) payments can be made from a checking or savings account, debit card, and the following credit cards: Visa, MasterCard, Discover and American Express.
- Paper payments can be made by check or money orders. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic funds transfer from your account or to use payment as a check transaction.
- Payments can be made online Monday through Friday from 7:00am to 12:00pm EST, and Saturday and Sunday from 8:00am to 9:00pm EST.

Charges

- **Service Charge** of \$7.00 applies for each installment, except for annual payment plans.
- **Late Charge** of \$5.00 may be assessed, if payment is received after due date and a notice of cancellation is generated.
- **Reinstatement Charge** of \$5.00 will be assessed if the company elects to rewrite or reinstate your policy when the amount due is paid after the cancellation date.
- Reinstatement is not guaranteed and may or may not include a gap in coverage.
- **Non Sufficient Funds (NSF) Charge** of \$20.00 will be assessed for any payments returned from the issuing bank due to unavailable funds.



RENEWAL
AMERICAN MODERN SELECT INSURANCE COMPANY
 HOMEOWNERS POLICY DECLARATIONS

DECLARATION PAGE

POLICY NUMBER: 0850047981041

NAMED INSURED:

CHRISTOPHER KULICK
 492 S WYOMISSING AVE
 READING PA 19607-3264

AGENT 043924:

INSURANCE INTERMEDIARIES INC
 PO BOX 5323
 CINCINNATI OH 45201

372565

MAIL TO: N085 043924 0047981041 37 T60
 CHRISTOPHER KULICK
 492 S WYOMISSING AVE
 READING PA 19607-3264

BROKER 372565:

ROCCO POLIDORO
 18 E SPRINGFIELD RD
 SPRINGFIELD PA 19064
 PHONE: (610) 544-8900

INSURED PROPERTY:

492 S WYOMISSING AVE
 READING PA 19607-3264

POLICY PERIOD:

FROM: JUN 19, 2017 TO: JUN 19, 2018
 12:01 A.M. STANDARD TIME
 AT INSURED PROPERTY ADDRESS

LIENHOLDER 1 ACCT: 000000000
 VIST BANK ISAOA/ATIMA
 PO BOX 390197
 MINNEAPOLIS MN 55439-0197

UNIT	OCCUPANCY	CONSTRUCTION TYPE	NO. FAMILIES	NO. STORIES	PROTECTION CLASS	TERR
1	OWNER OCCUPIED	MASONRY	ONE FAMILY	TWO STORY	05	70

THIS POLICY PROVIDES ONLY THE FOLLOWING COVERAGES FOR THIS UNIT:

THE PREMISES COVERED BY THIS POLICY IS LOCATED AT THE ABOVE ADDRESS.
 IN CASE OF LOSS UNDER SPECIAL FORM IHO-10, WE COVER ONLY THAT PART OF THE LOSS
 OVER THE DEDUCTIBLE STATED.

SECTION	ITEM	COVERAGE	LIMIT	PREMIUM
1	DWELLING	SPECIALTY HOMEOWNERS (HO-10)	\$80,000	\$421.00
1	PERS PROP	SPECIALTY HOMEOWNERS (HO-10)	\$40,000	
1	OTHER STRU	SPECIALTY HOMEOWNERS (HO-10)	\$8,000	
1		LOSS OF USE	\$8,000	
2	PERS LIAB	PERSONAL LIABILITY - PER OCC.	\$50,000	
2	PERS LIAB	MEDICAL PAYMENTS - PER PERSON	\$500	
2	PERS LIAB	MEDICAL PAYMENTS-PER OCCURRENCE	\$10,000	
2	PERS LIAB	PHYS DAMAGE TO PROP OF OTHERS	\$250	
1	DEDUCTIBLE	SUBJECT TO ALL PERILS *	\$1,000	\$63.00-
1	SETTLEMENT	ACTUAL CASH VALUE		

MINIMUM WRITTEN AND/OR EARNED MAY APPLY TOTAL PREMIUM \$358.00

"LIMITS FOR SPECIFIC OTHER STRUCTURES APPEAR ON APPLICATION "

(CONTINUED ON REVERSE SIDE)

ENDORSEMENT FORMS APPLICABLE TO THIS POLICY

IN141	03/08;	IN614	04/09;	ST000	11/07;	ST500	06/05;	STA37	06/07;
STD37	04/12;	STL37	01/10;	STS37	01/10;	V9295	11/05;	IDR01	09/10;
IN150	06/12;								

INSURED NAME: CHRISTOPHER KULICK

POLICY NUMBER: 0850047981041

****THIS POLICY DOES NOT INCLUDE FLOOD COVERAGE.****
****THIS POLICY DOES NOT INCLUDE EARTH MOVEMENT AND EARTHQUAKE COVERAGE.****
IF YOU CANCEL THIS POLICY EARLY, A MINIMUM EARNED PREMIUM OF \$100 MAY APPLY.
* UNLESS OTHER COVERAGE DEDUCTIBLES ARE STATED HEREIN
DEADBOLTS, SMOKE ALARM AND FIRE EXTINGUISHER CREDIT
LOCAL SMOKE/BURGLAR ALARM CREDIT

ADDITIONAL INSURED:
NONE

LIENHOLDER 2:
NONE

PLEASE REVIEW THE INFORMATION CONTAINED IN THIS POLICY
IF ANY INFORMATION IS INCORRECT, PLEASE CONTACT CUSTOMER SERVICE:

AMERICAN MODERN SELECT INSURANCE COMPANY
(800) 543-2644

CLAIMS TELEPHONE NUMBER: 1-800-543-2644
HOURS: 8:00 A.M. - 7:00 P.M. EST/EDT

MAILING ADDRESS
POST OFFICE BOX 5323
CINCINNATI, OHIO 45201-5323

AMERICAN MODERN INSURANCE GROUP

MAIN ADMINISTRATIVE OFFICE
7000 MIDLAND BOULEVARD
AMELIA, OHIO 45102-2607

HERE ARE YOUR INSURANCE IDENTIFICATION CARDS.
PLEASE DETACH AND SEPARATE CARDS AS NEEDED.

AMERICAN MODERN SELECT INSURANCE COMPANY
P.O. BOX 5323
CINCINNATI OH 45201-5323
1-800-543-2644

POLICY HOLDER INFORMATION CARD

EFFECTIVE: JUN. 19, 2017

EXPIRATION: JUN. 19, 2018

POLICY
NUMBER: 0850047981041

INSURED: CHRISTOPHER KULICK

AMERICAN MODERN SELECT INSURANCE COMPANY
P.O. BOX 5323
CINCINNATI OH 45201-5323
1-800-543-2644

POLICY HOLDER INFORMATION CARD

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PLEASE REMOVE THESE SIDE STRIPS FIRST

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HOW TO REPORT A CLAIM

1. BE SURE TO PROTECT YOUR PROPERTY FROM ANY FURTHER DAMAGE.
2. NOTE THE DATE, TIME, LOCATION & DETAILS OF DAMAGE/INJURIES INCLUDING THE NAMES AND ADDRESSES OF ANY INJURED PARTIES.
3. CALL **1-800-543-2644 IMMEDIATELY.**
HAVE YOUR POLICY NUMBER (SEE OTHER SIDE) AND LOSS DETAILS HANDY. YOU WILL BE GIVEN THE NAME OF THE ADJUSTER WHO WILL HANDLE YOUR CLAIM.

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American Modern Insurance Group

PRIVACY NOTICE AND NOTICE OF INFORMATION PRACTICES

The companies of the American Modern Insurance Group ("American Modern") respect you and your right to privacy. We value your trust. So, we want you to know our policies and procedures that protect the privacy of your Nonpublic Personal Information (NPI). We also want you to know your rights regarding NPI that we receive about you. Thirdly, we want you to know how we gather NPI about you and how we protect its privacy.

In the course of doing business, we receive NPI related to insurance products and services we provide. These products and services are primarily for personal, family and household purposes. We currently do not share your NPI with any third parties not affiliated with American Modern except as required or permitted by law. We have no intention of doing so without proper authorization from you.

The terms of this Notice apply to individuals who inquire about or obtain insurance from one of the American Modern companies. We will send current policyholders a copy of our most recent Privacy Notice and Notice of Information Practices. We will do so at least annually. We will also send you a Notice if we make changes affecting your rights under our privacy policy. We reserve the right to modify or supplement our privacy policy at any time in accordance with applicable law. This Notice applies to current and former customers of American Modern. This Notice does not in any way affect your insurance coverage. You can find this Notice online on our Website at www.amig.com.

I. WHAT KIND OF INFORMATION WE COLLECT ABOUT YOU

We get most of our NPI about you directly from insurance applications and other forms that you or your insurance representative provide to us. Some examples of NPI include your name, address, income level, Social Security number and certain other financial information. Often, the NPI you provide to your insurance representative at the time you apply gives us everything we need to evaluate you or your property for insurance purposes. But, there are times when we may need more NPI or may need to verify NPI that you have provided. In those cases, we may obtain NPI from outside sources. We will do so at our own expense.

It is common for an insurance company or other financial services company to contact independent sources. Such sources verify and supplement NPI given on an application for insurance or other financial services products. There are many such independent companies. These are commonly called

"consumer reporting agencies". They are in the business of providing independent NPI to insurance companies. We will treat the NPI we receive about you from independent sources according to the terms of this Notice.

You have the right to contact any of the agencies we have used to prepare a report on you. If you wish, please submit your request in writing to the address shown below. Upon our receipt of your written request, we will provide you with the name and address of any agency used to prepare a report on you. Please note that your request must follow the procedures outlined under Sections V. and VII. below.

Once you become a customer of ours, our records on you may contain NPI about our experiences and transactions with you. Such NPI may include coverage, premiums and payment history. It may also include any claims you make under your policy. Any NPI that we collect in connection with a claim will be kept in accordance with this Privacy Notice. We will keep NPI collected by a claims representative and any police or fire report. We may, though, give NPI about claims to one or more insurance support organizations or another insurer. We may do so to underwrite a risk properly. We may also do so to prevent or prosecute fraud, or to detect criminal activity. We may also obtain NPI about you from a report prepared by an insurance support organization. The NPI may be kept by the support organization and provided to other persons.

Each American Modern company may disclose NPI about you to an affiliate regarding its transactions and experiences with you for marketing purposes without obtaining prior authorization. The law does not allow customers to restrict this disclosure. Such NPI may include your payment and claims history. We do not currently share other credit-related NPI about you, except as allowed or required by law.

II. WHAT WE DO WITH INFORMATION WE COLLECT ABOUT YOU

We will keep NPI we have about you in our insurance policy or other records. We will refer to and use that NPI in order to issue and service insurance policies and other financial products. We will also use it to settle claims. Generally, we will not disclose NPI about you in our records to any organization not affiliated with American Modern without your prior permission. But, we may, as allowed by law, share NPI about you contained in our records with certain persons or organizations that are not affiliated with American Modern such as:

- * your insurance representative;
- * medical professionals;
- * other insurance companies, agents or consumer reporting agencies as NPI is needed in connection with any insurance application, policy or claim involving you;
- * our affiliated companies;
- * persons who represent you in a fiduciary capacity, including your attorney or trustee, or who have a legal interest in your insurance policy;
- * persons or organizations who use the NPI to perform a business, professional or insurance function for us;
- * persons or organizations that conduct research, including actuarial or underwriting studies provided that no individual NPI may be identified in any research study report;
- * adjusters, appraisers, auditors, investigators and attorneys;
- * persons or organizations that perform services, functions or marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements; and
- * a court, state insurance department or other government agency pursuant to a summons, court order, search warrant, subpoena, or as otherwise required by law or regulation.

Health Information

Except as allowed or required by law, we will not use or share any personally identifiable health information about you, other than as follows. We will use such information to underwrite or administer your policy, claim or account, or in a manner as previously disclosed to you by us when we collected it. The above will not apply if we have obtained your written consent to share information.

III. RESPONSIBILITIES OF OTHER PARTIES

This Notice applies only to the American Modern companies. It does not necessarily reflect the privacy standards of other financial institutions or independent agents with whom you do business. Their privacy policies and information practices govern how they collect, use and disclose NPI about you. As described above, we may disclose your nonpublic personal financial or health information to third parties. When we do so, we will require them to use such NPI only for its intended purpose in accordance with applicable law.

IV. WHO HAS ACCESS TO YOUR INFORMATION IN OUR RECORDS

At present, American Modern uses a system of passwords and other physical, electronic and procedural safeguards to protect your NPI. They are designed to protect confidentiality, limit access, and prohibit unlawful disclosure of your NPI. We train our employees about the policies and rights provided under this Notice. We also train them on the importance of protecting customer NPI. Employees who violate our policy in any way are subject to being disciplined. This could include actions up to and including termination of employment. Also, we evaluate our information security practices relevant to changes in technology. We will do so to determine ways to increase the protections outlined above.

V. HOW YOU CAN REVIEW RECORDED INFORMATION WE HAVE ABOUT YOU

Access to Information

You have the right to review and receive most of the NPI we collect about you. As permitted or required by law, some legal and medical documents will not be provided. To access your NPI, please submit a notarized request to the address shown in Section VII. We will need your complete name, address, policy number, daytime phone number and a copy of your driver's license or other personal identification. We will respond to your request within thirty (30) days unless state law requires us to respond earlier. We will let you know the nature and substance of the NPI about you in our files. We will tell you with whom we have shared the information in the last two years. We will identify the source of the information if the source is an institutional one.

Correction of Information

If you believe your NPI is incorrect, please send a notarized request for correction to the address shown in Section VII. We will need your complete name, address, policy number, daytime phone number and a copy of your driver's license or other personal identification. We will respond to your request within thirty (30) days unless state law requires us to respond earlier.

If we agree with you, we will correct the NPI and notify you of the correction. We will notify any person who may have received the incorrect NPI from us in the past two years if you ask us to contact that person. We will also provide the corrected information to any insurance support organization to which we have provided your NPI within the last seven years.

If we disagree with you, we will tell you we are not going to make the correction. We will give you the reason(s) for our refusal. We will also tell you that you may submit a statement to us. Your statement should include the NPI you believe is incorrect. It should also include the reason(s) why you disagree with our decision not to correct the NPI in our files. We will file your statement with the disputed NPI. We will include your statement any time we disclose the disputed NPI. We will also give the statement to any person designated by you if we have disclosed the disputed NPI to that person in the past two years.

VI. INTERNET, MOBILE APPLICATION AND SOCIAL MEDIA USERS

We may use at our website, amig.com common online tracking technologies like web browser cookies, web beacons or pixels, analytical tools, or other technologies to customize our websites, mobile applications, and social media interactions to enhance your overall customer experience. These technologies do not collect personally identifiable information about you. When you visit our website, a message called a cookie is sent from a web server to your computer. This cookie resides on your computer until your internal browser is turned off and is used to make it easier for you to navigate among different pages of the website. You can disable cookies in your browser or block by changing the settings in your browser. Disabling or rejecting cookies may prevent you from using certain website functions and you may have to enter information to take advantage of services.

We partner with third party marketing partners, including Facebook and Google Analytics, which use cookies, web beacons, and other storage technologies to collect or receive information from our website as well as elsewhere on the Internet. Our partners use that information to provide measurement services and target information to provide measurement services and target ads. To opt-out of ad targeting, please visit the Digital Advertising Alliance's <http://www.aboutads.info/choices>.

Our website contains hyperlinks to third-party websites on the Internet, which we do not control, are not governed by our privacy practices and policies and for which we are not responsible. Before you provide information to any of these other websites, you should review their terms of service (or similar legal terms) and their privacy policies so that you know what information is collected by the website and what use or disclosure may be made of information you provide to the website.

VII. HOW TO CONTACT US

Once you have read this, if you have any questions about our privacy policy or the NPI kept in our records about you, please write to us at the address shown below:

AMERICAN MODERN INSURANCE GROUP
7000 Midland Boulevard
Amelia, Ohio 45102-2607
Attn: Privacy Compliance Office

The American Modern Insurance Group's Privacy Notice and Notice of Information Practices are provided on behalf of the following companies:

American Modern Property and Casualty Insurance Company
American Modern Insurance Group, Inc.
American Family Home Insurance Company d/b/a in California AFH Insurance Company
American Modern Home Insurance Company d/b/a in California American Modern Insurance Company
American Modern Home Service Company
American Modern Insurance Company of Florida, Inc.
American Modern Lloyds Insurance Company
American Western Home Insurance Company
American Southern Home Insurance Company
American Modern Select Insurance Company
American Modern Surplus Lines Insurance Company
Lloyds Modern Corporation
Marbury Agency, Inc.
Midwest Enterprises, Inc.
The Atlas Insurance Agency, Inc.
Copper Leaf Research



HOMEOWNERS 10 POLICY



**AMERICAN MODERN SELECT INSURANCE COMPANY
AMELIA, OHIO
MAIN ADMINISTRATIVE OFFICE
MAILING ADDRESS
P.O. BOX 5323
CINCINNATI, OHIO 45201-5323
WWW.AMIG.COM**

HOMEOWNERS 10 POLICY

A Stock Insurance Company

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READ YOUR POLICY CAREFULLY

For service information or questions concerning this policy,
contact your agent or call our Executive Office at
1-800-543-2644

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy.

In this policy, "you" and "your" refer to the "named insured" shown in the Declarations and the spouse if a resident of the same household. "We", "us" and "our" refer to the Company providing this insurance. In addition, certain words and phrases are defined as follows:

1. **"Actual cash value"** means the cost to repair or replace property with new materials of like kind and quality, less allowance for physical deterioration and depreciation, including obsolescence.
2. **"Aircraft"** means any contrivance used or designed for flight, except model or hobby aircraft not used or designed to carry people or cargo.
3. **"Bodily injury"** means bodily harm, sickness or disease, including required care, loss of services and death resulting therefrom.
4. **"Burglary"** means the forcible entry into the insured dwelling or other structure on the residence premises with the intent to steal.
5. **"Business"** includes trade, profession or occupation.
6. **"Insured"** means you and residents of your household who are:
 - a. your relatives; or
 - b. other persons under the age of 21 and in the care of any person named above.

Under SECTION II, "insured" also means:

- c. with respect to animals or watercraft to which this policy applies, any person or organization legally responsible for these animals or watercraft which are owned by you or any person included in 6.a. or 6.b. A person or organization using or having custody of these animals or watercraft in the course of any business, or without permission of the owner is not an "insured";
- d. with respect to any vehicle to which this policy applies:
 - (1) persons while engaged in your employ or that of any person included in 6.a.

or 6.b. above; or

- (2) other persons using the vehicle or an insured location with your consent.

7. **"Insured location"** means:

- a. the residence premises;
- b. the part of other premises, other structures, and grounds, used by you as a residence and:
 - (1) which is shown in the Declarations; or
 - (2) which is acquired by you during the policy period for your use as a residence;
- c. any premises used by you in connection with a premises in 7.a. or 7.b. above;
- d. any part of a premises:
 - (1) not owned by an insured; and
 - (2) where an insured is temporarily residing;
- e. vacant land, other than farm land, owned by or rented to an insured;
- f. land owned by or rented to an insured on which a one- or two-family dwelling is being built as a residence for an insured;
- g. individual or family cemetery plots or burial vaults of an insured;
- h. any part of a premises occasionally rented to an insured for other than business use.

8. **"Motor vehicle"** means:

- a. a motorized land vehicle designed for travel on public roads or subject to motor vehicle registration. A motorized land vehicle in dead storage on an insured location is not a "motor vehicle".
- b. a trailer or semi-trailer designed for travel on public roads and subject to motor vehicle registration. A boat, camp, home or utility trailer not being towed by or carried on a vehicle included on a vehicle included in 8.a. is not a "motor vehicle".
- c. a motorized golf cart, snowmobile, or other motorized land vehicle owned by an insured and designed for recreational use off public roads, while off an insured location. A motorized golf cart while used for golfing purposes is not a "motor vehicle";
- d. any vehicle while being towed by or carried on a vehicle included in 8.a., 8.b., or 8.c..

9. "**Occurrence**" means an accident, including exposure to conditions, that results, during the policy period, in:
 - a. **bodily injury**; or
 - b. **property damage**.
10. "**Pollutants**" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. **Waste** includes materials to be recycled, reconditioned or reclaimed.
11. "**Property damage**" means physical injury to, destruction of, or loss of use of tangible property.
12. "**Punitive or exemplary damages**" means damages:
 - a. in excess of the amount needed to compensate for **bodily injury** or **property damage**;
 - b. that are imposed in order to punish or make an example of an **insured** for that **insured's** reckless, wanton, willful or malicious conduct.
13. "**Punitive or exemplary damages**" also include any awards:
 - a. of double, treble, or other multiple damages;
 - b. in excess of compensatory damages;
 - c. pursuant to statute.
14. "**Residence employee**" means:
 - a. an employee of an **insured** whose duties are related to the maintenance or use of the **residence premises**, including household or domestic services; or
 - b. one who performs similar duties elsewhere that are not related to the **business** of any **insured**.
15. "**Residence premises**" means:
 - a. the one-family dwelling, other structures, and grounds; or
 - b. that part of any other building;

where you reside and which is shown as the "**residence premises**" in the Declarations.

"Residence premises" also means a two-family dwelling where you reside in at least one of the family units and which is shown as the "**residence premises**" in the Declarations.

COVERAGE A - Dwelling

We cover:

1. the dwelling on the **residence premises** shown in the Declarations, including structures attached to the dwelling; and
2. materials and supplies located on or next to the **residence premises** used to construct, alter or repair the dwelling or other structures on the **residence premises**.

This coverage does not apply to land, including land on which the dwelling is located.

COVERAGE B - Other Structures

We cover other structures on the **residence premises** set apart from the dwelling by clear space. This includes structures connected to the dwelling by only a fence, utility line, or similar connection.

We do not cover other structures:

- a. used in whole or in part for **business**; or
- b. rented or held for rental to any person not a tenant of the dwelling, unless used solely as a private garage.

The limit of liability for this coverage will not be more than 10% of the limit of liability that applies to COVERAGE A. This coverage is additional insurance.

COVERAGE C - Personal Property

We cover personal property owned or used by an **insured** while on the **residence premises**. At your request, we will cover personal property owned by others while the property is on the part of the **residence premises** occupied by an **insured**.

We also cover personal property owned or used by an **insured** while it is anywhere in the world but our limit of liability shall not be more than 10% of the limit of liability for COVERAGE C. Personal property in a newly acquired principal residence is not subject to this limitation for 30 days from the time you begin to move the property there.

Special Limits of Liability. These limits do not increase the COVERAGE C limit of liability. The special limit for each numbered category below is the total limit for each loss for all property in that category.

1. \$100 on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins and medals.
2. \$250 on securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank

- notes, manuscripts, passport, tickets and stamps.
3. \$250 on watercraft, including their trailers, furnishings, equipment and outboard motors.
 4. \$250 on trailers not used with watercraft.
 5. \$250 on grave markers.
 6. \$250 in the aggregate for loss by **burglary** of guns, jewelry, watches, necklaces, bracelets, gems, precious and semi-precious stones, gold other than goldware, silver other than silverware, platinum and furs including articles containing fur which represents its principle value.
 7. \$1,000 in the aggregate for loss by **burglary** of silverware, silver plated ware, goldware, gold plated ware and pewterware.
 8. \$250 for loss to a radio or television antenna including lead-in wiring, mast or towers. The antenna must be on the **residence premises** or connected to a radio or television in the insured dwelling.
 9. \$500 on fine arts, ceramics, china, antiques and heirlooms.
 10. \$500 on tools (including but not limited to hand, electric, battery or gas-powered).
 11. \$1,000 on computers, computer software, disks, personal digital assistants, equipment and accessories for these items.

Property Not Covered. We do not cover:

1. articles separately described and specifically insured in this or other insurance;
2. animals, birds or fish;
3. **motor vehicles** or all other motorized land conveyances. This includes:
 - a. equipment and accessories; or
 - b. any device or instrument for transmitting, recording, receiving or reproduction of sound or pictures which is operated by power from the electrical system of a motor vehicle including:
 - (1) accessories or antennas; or
 - (2) tapes, wires, records, discs or other media for use with any such device or instrument; or
 - (3) any radar or electronic detection device while in or upon a **motor vehicle**.

We do cover vehicles or conveyances not subject to motor vehicle registration that are:

- a. used to service an **insured's** residence; or
- b. designed for assisting the handicapped;
4. **aircraft** and parts;
5. property of roomers, boarders and other tenants, except property of roomers and boarders related to an **insured**;
6. property in an apartment regularly rented or held for rental to others by an **insured**;
7. property rented or held for rental to others off the **residence premises**;
8. **business property**:
 - a. in storage or held as a sample or for sale or delivery after sale;
 - b. pertaining to a business actually conducted on the **residence premises**;
 - c. away from the **residence premises**;
9. credit cards or fund transfer cards except as provided in **ADDITIONAL COVERAGES**, Item 6.

COVERAGE D - Loss Of Use

The limit of liability for **COVERAGE D** is the total limit for all the coverages that follow.

1. If a loss covered under this Section makes that part of the **residence premises** where you reside not fit to live in, we cover, at your choice, either:
 - a. **Additional Living Expense**, meaning any necessary increase in living expenses incurred by you so that your household can maintain its normal standard of living; or
 - b. **Fair Rental Value**, meaning the fair rental value of that part of the **residence premises** where you reside less any expenses that do not continue while the premises is not fit to live in.

Payment under a. or b. will be for the shortest time required to repair or replace the damage or, if you permanently relocate, the shortest time required for your household to settle elsewhere.

2. If a loss covered under this Section makes that part of the **residence premises** rented to others or held for rental by you not fit to live in, we cover the:

Fair Rental Value, meaning the fair rental value of that part of the **residence premises** rented to others or held for rental by you less any expenses that do not continue while the premises is not fit to live in.

Payment will be for the shortest time required to repair or replace that part of the premises rented or held for rental.

3. If civil authority prohibits you from use of the **residence premises** as a result of direct damage to neighboring premises by a **PERIL INSURED AGAINST** in this policy, we cover the Additional Living Expense or Fair Rental Value loss as provided under 1. and 2. above for no more than 14 days.
4. The periods of time under 1., 2. and 3. above are not limited by expiration of this policy.
5. We do not cover loss or expense due to cancellation of a lease or agreement.

ADDITIONAL COVERAGES

1. Debris Removal.

We will pay your reasonable expense for the removal of:

- a. debris of covered property if a **PERIL INSURED AGAINST** causes the loss; or
- b. ash, dust or particles from a volcanic eruption that has caused direct loss to a building or property contained in a building.

This expense is included in the limit of liability that applies to the damaged property.

2. Reasonable Repairs.

We will pay the reasonable cost incurred by you for necessary repairs made solely to protect covered property from further damage if a **PERIL INSURED AGAINST** causes the loss. This coverage does not increase the limit of liability that applies to the property being repaired.

3. Trees, Shrubs and Other Plants.

- a. We cover trees, shrubs, plants or lawns, on the **residence premises**, for loss caused by the following **PERILS INSURED AGAINST**: Fire or lightning, Explosion, Riot or civil commotion, **Aircraft**, Vehicles not owned or operated by a resident of the **residence premises**, Vandalism or malicious mischief.
- b. The limit of liability for this coverage shall not exceed 5% of the limit of liability that applies to the dwelling for all trees, shrubs, plants and lawns nor more than \$100 for any one tree, shrub or plant. We do not cover property grown for **business** purposes. This coverage is additional insurance.

4. Fire Department Service Charge.

We will pay up to \$500 for your liability assumed by contract or agreement for fire department charges incurred when the fire department is called to save or protect covered property from a **PERIL INSURED AGAINST**. We do not cover fire department service charges if the property is located within the limits of the city, municipality or protection district furnishing the fire department response. This coverage is additional insurance. No deductible applies to this coverage.

5. Property Removed.

We insure covered property against direct loss from any cause while being removed from a premises endangered by a **PERIL INSURED AGAINST** and for no more than 30 days while removed. This coverage does not change the limit of liability that applies to the property being removed.

6. Credit Card, Fund Transfer Card, Forgery and Counterfeit Money.

- a. We will pay up to \$500 for:
 - (1) the legal obligation of an insured to pay because of the theft or unauthorized use of credit cards issued to or registered in an insured's name;
 - (2) loss resulting from theft or unauthorized use of a fund transfer card used for deposit, withdrawal or transfer of funds, issued to or registered in an insured's name;
 - (3) loss to an insured caused by forgery or alteration of any check or negotiable instrument; and
 - (4) loss to an insured through acceptance in good faith of counterfeit United States or Canadian paper currency.
- b. We do not cover use of a credit card or fund transfer card:
 - (1) by a resident of your household;
 - (2) a person who has been entrusted with either type of card; or
 - (3) if an insured has not complied with all terms and conditions under which the cards are issued.
- c. All loss resulting from a series of acts committed by any one person or in which any one person is concerned or implicated is considered to be one loss.

- d. We do not cover loss arising out of business use or dishonesty of an insured.
- e. This coverage is additional insurance.
- f. No deductible applies to this coverage.
- g. Defense:
 - (1) We may investigate and settle any claim or suit that we decide is appropriate. Our duty to defend a claim or suit ends when the amount we pay for the loss equals our limit of liability.
 - (2) If a suit is brought against an insured for liability under the Credit Card or Fund Transfer Card coverage, we will provide a defense at our expense by counsel of our choice.
 - (3) We have the option to defend at our expense an insured or an insured's bank against any suit for the enforcement of payment under the Forgery coverage.



We insure for direct physical loss to the property described in **COVERAGES A, B and C** caused by a peril listed below unless the loss is excluded in **SECTION I - EXCLUSIONS**.

1. **Fire or lightning.**
 2. **Windstorm or hail.**
 - a. This peril does not include loss to the inside of a building or the property contained in a building caused by rain, snow, sleet, sand or dust unless the direct force of wind or hail damages the building causing an opening in a roof or wall and the rain, snow, sleet, sand or dust enters through this opening.
 - b. This peril includes loss to watercraft and their trailers, furnishings, equipment, and outboard motors, only while inside a fully enclosed building.
 3. **Explosion.**
 4. **Riot or civil commotion.**
 5. **Aircraft**, including self-propelled missiles and spacecraft.
 6. **Vehicles.**
- This peril does not include loss caused by a vehicle owned or operated by a resident of the residence premises.

- 7. **Smoke**, meaning sudden and accidental damage from smoke.

This peril does not include loss caused by smoke from fireplaces or from agricultural smudging or industrial operations.

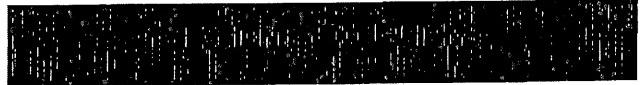
- 8. **Vandalism or malicious mischief.**
- This peril does not include loss to property on the **residence premises** if the dwelling has been vacant for more than 30 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant.

- 9. **Burglary** from within a building on the **residence premises** of which there must be visible evidence of forcible entry.

This peril does not include loss caused by burglary:

- a. committed by any **insured**;
- b. in or to a dwelling under construction, or of materials and supplies for use in the construction until the dwelling is completed and occupied; or
- c. from any part of a **residence premises** rented by an **insured** to other than an **insured**.

- 10. **Volcanic Eruption** other than loss caused by earthquake, land shock waves or tremors.



We do not insure for loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss.

1. **Ordinance or Law**, meaning enforcement of any ordinance or law regulating the construction, repair, or demolition of a building or other structure, unless specifically provided under this policy.
2. **Earth Movement**, meaning earthquake including land shock waves or tremors before, during or after a volcanic eruption; landslide; mudflow; earth sinking, rising or shifting; unless direct loss by:
 - (1) fire; or
 - (2) explosion;

ensues and then we will pay only for the ensuing loss.
3. **Water Damage**, meaning:
 - a. flood, surface water, waves, tidal water, overflow of a body of water, or spray from

- a. any of these, whether or not driven by wind;
 - b. water which backs up through sewers or drains; or
 - c. water below the surface of the ground, including water which exerts pressure on or seeps or leaks through a building, sidewalk, driveway, foundation, swimming pool or other structure.
- Direct loss by fire, explosion or theft resulting from water damage is covered.
4. **Power Failure**, meaning the failure of power or other utility service if the failure takes place off the **residence premises**. But, if a **PERIL INSURED AGAINST** ensues on the **residence premises**, we will pay only for that ensuing loss.
 5. **Neglect**, meaning neglect of the **insured** to use all reasonable means to save and preserve property at and after the time of a loss.
 6. **War**, including undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel, destruction or seizure or use for a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental.
 7. **Nuclear Hazard**, to the extent set forth in the **Nuclear Clause** of **SECTION I - CONDITIONS**.
 8. **Intentional Loss**, meaning any loss arising out of any act committed:
 - a. by or at the direction of an **insured**; and
 - b. with the intent to cause a loss.
 9. **Condemnation**. We provide no coverage under this policy if, prior to the date of a covered loss, the dwelling or other structure is declared condemned pursuant to local, city, state, federal or other governmental regulation. Upon date of condemnation, coverage will cease.
 10. **Criminal acts**, meaning any loss that results from the criminal acts of any **insured**, including tenants and/or their relatives, on the **residence premises**.



1. Insurable Interest and Limit of Liability.

Even if more than one person has an insurable interest in the property covered, we will not be liable in any one loss:

- a. to the **insured** for more than the amount of the **insured's** interest at the time of loss; or

- b. for more than the applicable limit of liability.

2. Your Duties After Loss.

In case of a loss to covered property, you must see that the following are done:

- a. give prompt notice to us or our agent, and in case of **burglary** also to the police;
- b. notify the credit card or fund transfer card company in case of loss under Credit Card or Fund Transfer Card coverage;
- c. (1) protect the property from further damage;
 (2) make reasonable and necessary repairs required to protect the property; and
 (3) keep an accurate record of repair expenses;
- d. prepare an inventory of damaged personal property showing the quantity, description, actual cash value and amount of loss. Attach all bills, receipts and related documents that justify the figures in the inventory;
- e. as often as we reasonably require:
 - (1) show the damaged property;
 - (2) provide us with records and documents we request and permit us to make copies; and
 - (3) submit to questions under oath and sign a copy of them;
- f. send to us, within 60 days after our request, your signed, sworn proof of loss which sets forth, to the best of your knowledge and belief:
 - (1) the time and cause of loss;
 - (2) the interest of the **insured** and all others in the property involved and all liens on the property;
 - (3) other insurance which may cover the loss;
 - (4) changes in title or occupancy of the property during the term of the policy;
 - (5) specifications of any damaged building and detailed repair estimates;
 - (6) the inventory of damaged personal property described in 2.d. above;
 - (7) receipts of additional living expenses incurred and records that support the fair rental value loss;

- (8) evidence or affidavit that supports a claim under the Credit Card, Fund Transfer Card, Forgery and Counterfeit Money coverage, stating the amount and cause of loss.

3. Loss Settlement.

- a. Covered property losses are settled at **actual cash value** at the time of loss but not more than the amount required to repair or replace.
- b. If coverage under this policy extends to any building that is wholly or partially of log construction, the following limitation of coverage applies to such building:
 - (1) In the event of a partial loss wherein any damaged logs cannot be cut out or removed and replaced by incision of new logs, and it is necessary to tear down and rebuild any undamaged portion of the building in order to replace the damaged logs, then our limit of liability for such tearing down and rebuilding the undamaged portion of the building shall not exceed \$1,000 or 2.5% of the amount of insurance on the building, whichever is greater.
 - (2) With respect to any Additional Living Expense or Fair Rental Value coverages provided by this policy, the additional time required to tear down and rebuild the undamaged portion of the building shall not be considered when computing the loss on this portion of the coverage.

4. Loss to a Pair or Set.

In case of loss to a pair or set we may elect to:

- a. repair or replace any part to restore the pair or set to its value before the loss; or
- b. pay the difference between the **actual cash value** of the property before and after the loss.

5. Appraisal.

- a. If you and we fail to agree on the amount of loss, either may demand an appraisal of the loss. In this event, each party will choose a competent appraiser within 20 days after receiving a written request from the other. The two appraisers will choose an umpire. If they cannot agree upon an umpire within 15 days, you or we may request that the choice be made by a judge of a court of record in the state where the **residence premises** is located.
- b. The appraisers will separately set the amount of loss. If the appraisers submit a

written report of an agreement to us, the amount agreed upon will be the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of loss.

c. Each party will:

- (1) pay its own appraiser; and
- (2) bear the other expenses of the appraisal and umpire equally.

6. Other Insurance.

If a loss covered by this policy is also covered by other insurance, we will pay only the proportion of the loss that the limit of liability that applies under this policy bears to the total amount of insurance covering the loss.

7. Suit Against Us.

No action shall be brought unless there has been compliance with the policy provisions and the action is started within two years after the date of loss.

8. Our Option.

If we give you written notice within 30 days after we receive your signed, sworn proof of loss, we may repair or replace any part of the damaged property with like property.

9. Loss Payment.

We will adjust all losses with you. We will pay you unless some other person is named in the policy or is legally entitled to receive payment. Payment for loss will be made within 60 days after we receive your proof of loss and:

- a. reach an agreement with you; or
- b. there is an entry of a final judgment; or
- c. there is a filing of an appraisal award with us.

10. Abandonment of Property.

We need not accept any property abandoned by an insured.

11. Mortgage Clause.

- a. The word "mortgagee" includes trustee.
- b. If a mortgagee is named in this policy, any loss payable under **COVERAGE A** or **B** shall be paid to the mortgagee and you, as interests appear.

If more than one mortgagee is named, the order of payment shall be the same as the order of precedence of the mortgages.

- c. If we deny your claim, that denial will not apply to a valid claim of the mortgagee, if the mortgagee:
 - (1) notifies us of any change in ownership, occupancy or substantial change in risk of which the mortgagee is aware;
 - (2) pays any premium due under this policy on demand if you have neglected to pay the premium;
 - (3) submits a signed, sworn statement of loss within 60 days after receiving notice from us of your failure to do so. Policy conditions relating to **Appraisal, Suit Against Us and Loss Payment** apply to the mortgagee.
- d. If the policy is cancelled or not renewed by us, the mortgagee shall be notified at least 10 days before the date cancellation or nonrenewal takes effect.
- e. If we pay the mortgagee for any loss and deny payment to you:
 - (1) we are subrogated to all the rights of the mortgagee granted under the mortgage on the property; or
 - (2) at our option, we may pay to the mortgagee the whole principal on the mortgage plus any accrued interest. In this event, we will receive a full assignment and transfer of the mortgage and all securities held as collateral to the mortgage debt.
- f. Subrogation will not impair the right of the mortgagee to recover the full amount of the mortgagee's claim.

12. No Benefit to Bailee.

We will not recognize any assignment or grant any coverage for the benefit of any person or organization holding, storing or moving property for a fee regardless of any other provision of this policy.

13. Nuclear Hazard Clause.

- a. "Nuclear Hazard" means any nuclear reaction, radiation, or radioactive contamination, all whether controlled or uncontrolled or however caused, or any consequence of any of these.
- b. Loss caused by the nuclear hazard will not be considered loss caused by fire, explosion, or smoke, whether these perils are specifically named in or otherwise included within the **PERILS INSURED AGAINST** in SECTION I.

- c. This policy does not apply under **SECTION I** to loss caused directly or indirectly by nuclear hazard, except that direct loss by fire resulting from the nuclear hazard is covered.

14. Recovered Property.

If you or we recover any property for which we have made payment under this policy, you or we will notify the other of the recovery. At your option, the property will be returned to or retained by you or it will become our property. If the recovered property is returned to or retained by you, the loss payment will be adjusted based on the amount you received for the recovered property.

15. Volcanic Eruption Period.

One or more volcanic eruptions that occur within a 72-hour period will be considered as one volcanic eruption.



COVERAGE E - Personal Liability

If a claim is made or a suit is brought against an insured for damages because of **bodily injury** or **property damage** caused by an **occurrence** to which this coverage applies, we will:

1. pay up to our limit of liability for the damages for which the insured is legally liable. However, we will pay no more than \$10,000 for any claim made or suit brought against any insured for **bodily injury** or **property damage** caused by or contributed to by any animal owned by, or in the care, custody or control of, any insured. This limit is the maximum that we will pay for any one **occurrence**; and
2. provide a defense at our expense by counsel of our choice, even if the suit is groundless, false or fraudulent. We may investigate and settle any claim or suit that we decide is appropriate. Our duty to settle or defend ends when the amount we pay for damages resulting from the occurrence equals our limit of liability.

COVERAGE F - Medical Payments To Others

We will pay the necessary medical expenses that are incurred or medically ascertained within three years from the date of an accident causing **bodily injury**. Medical expenses means reasonable charges for medical, surgical, x-ray, dental, ambulance, hospital, professional nursing, prosthetic devices and funeral services. This coverage does not apply to you or regular residents of your household other than **residence employees**. As to others, this Coverage

applies only:

1. to a person on the insured location with the permission of an insured; or
2. to a person off the insured location, if the bodily injury:
 - a. arises out of a condition on the insured location or the ways immediately adjoining;
 - b. is caused by the activities of an insured;
 - c. is caused by a residence employee in the course of the residence employee's employment by an insured; or
 - d. is caused by an animal owned by or in the care of an insured.



1. COVERAGE E - Personal Liability and COVERAGE F - Medical Payments to Others do not apply to bodily injury or property damage:
 - a. that is expected or intended by an insured;
 - b. arising out of business pursuits of an insured or the rental or holding for rental of any part of any premises by an insured.

This exclusion does not apply to:

- (1) actives which are usual to non-business pursuits; or
 - (2) the rental or holding for rental of an insured location:
 - (a) on an occasional basis if used only as a residence;
 - (b) in part for use only as a residence, unless a single family unit is intended for use by the occupying family to lodge more than two roomers or boarders; or
 - (c) in part, as an office, school, studio or private garage;
 - c. arising out of the rendering or failing to render professional services;
 - d. arising out of a premises:
 - (1) owned by an insured;
 - (2) rented to an insured; or
 - (3) rented to others by an insured;
- that is not an insured location;

This Exclusion d. does not apply to bodily injury to any residence employee arising out of and in the course of the residence employee's employment by an insured;

- e. arising out of the ownership, maintenance, use, loading or unloading of:

- (1) an aircraft, meaning any contrivance used or designed for flight, except model or hobby aircraft not used or designed to carry people or cargo;
- (2) motor vehicle(s) or all other motorized land conveyances, including trailers, owned or operated by, or rented or loaned to an insured; or
- (3) watercraft:
 - (a) owned by or rented to an insured if the watercraft has inboard or inboard-outboard motor power of more than 50 horsepower or is a sailing vessel, with or without auxiliary power, 26 feet or more in overall length;
 - (b) powered by one or more outboard motors with more than 25 total horsepower, owned by an insured at the inception of this policy. If you report in writing to us within 45 days after acquisition, an intention to insure any outboard motors acquired prior to the policy period, coverage will apply; or
 - (c) designated as an airboat, air cushion, jet ski or similar type of craft.

This Exclusion e.(3) does not apply while the watercraft is stored.

Exclusion e. does not apply to bodily injury to any residence employee arising out of and in the course of the residence employee's employment by an insured;

- f. caused directly or indirectly by war, including undeclared war, civil war, insurrection, rebellion, revolution, warlike act by a military force or military personnel, destruction or seizure or use for a military purpose, and including any consequence of any of these. Discharge of a nuclear weapon shall be deemed a warlike act even if accidental;
- g. arising out of:
 - (1) assault or battery committed by, or at the instigation or direction of, any insured, any employee of any insured, or any other person;

- (2) any act or omission by any **insured**, any employee of any **insured**, or any other person, in connection with the suppression or prevention of an assault or battery; or
 - (3) any assault or battery resulting from or arising out of the negligent hiring, supervision or training of any employee of an **insured**;
 - h. arising out of physical, sexual abuse or molestation, or immoral or sexual behavior, whether caused by, at the instigation of, at the direction of, or omission by, any **insured**, any employee of any **insured**, or any other person;
 - i. arising out of the transmission of a communicable disease by any **insured** or by any other person for whom any **insured** is legally responsible;
 - j. arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a Controlled Substance(s) as defined by the Federal Food and Drug Law at 21 U.S.C.A., Sections 811 and 812. Controlled Substances include, but are not limited to, cocaine, LSD, marijuana and all narcotic drugs. However, this Exclusion (1.j.) does not apply to the legitimate use of prescription drugs by a person following the orders of a licensed physician;
 - k. arising out of or connected to the following:
 - (1) use of the **residence premises**; or
 - (2) engagement of an **insured**, whether compensated or not;
 in any **business**, commercial or farming activity;
 - l. arising out of or connected to engagement of an **insured** in any home day care activity. This Exclusion (1.l.) applies even if the **insured** receives no compensation for such activity. Home day care activity does not include the care of an **insured** as defined in **AGREEMENT**, Definitions 6.a. or 6.b.;
 - m. arising out of the actual, alleged or threatened discharge, dispersal, release or escape of **pollutants**.
 - (1) at or from premises that you own, rent, or occupy;
 - (2) at or from any site or location that you or others use:
 - (a) for the handling, storage, disposal, processing or treatment of waste;
 - (b) whether for you or for others;
 - (3) for which you or any person or organization for whom you may be legally responsible:
 - (a) transports, handles, stores, treats, disposes of or processes as waste;
 - (b) whether for you or for others;
 - (c) at any time; or
 - (4) at or from any site or location on which operations are being performed by:
 - (a) an **insured**; or
 - (b) any contractors or subcontractors working directly or indirectly on your behalf;
 - if:
 - (a) anyone brings **pollutants** on or to the site or location in connection with such operations; and
 - (b) the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize the **pollutants**.
- Waste includes materials to be recycled, reconditioned or reclaimed.
- n. arising out of any loss, cost or expense that results from any direction or request by any government or its agencies regarding **pollutants**. This includes direction or request that you test for, monitor, clean up, remove, contain, treat, detoxify, or neutralize **pollutants**.
2. **COVERAGE E - Personal Liability**, does not apply to:
- a. liability assumed under any unwritten contract or agreement, or by contract or agreement in connection with any business of an **insured**;
 - b. **property damage** to property owned by an **insured**;
 - c. **property damage** to property rented to, occupied or used by or in the care of an **insured**. This exclusion does not apply to **property damage** caused by fire, smoke or explosion;
 - d. **bodily injury** to any person eligible to receive any benefits required to be provided or voluntarily provided by the **insured** under any worker's or workmen's compensation, non-occupational disability, or occupational disease law;

- e. **bodily injury or property damage** for which an **insured** under this policy is also an insured under a nuclear energy liability policy or would be an insured but for its termination upon exhaustion of its limit of liability. A nuclear energy liability policy is a policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada, or any of their successors; or
 - f. **bodily injury** to you or an **insured** within the meaning of part a. or b. of "insured" as defined.
3. **COVERAGE F - Medical Payments to Others**, does not apply to **bodily injury**:
- a. to a **residence employee** if it occurs off the **insured location** and does not arise out of or in the course of the **residence employee's** employment by an **insured**;
 - b. to any person, eligible to receive any benefits required to be provided or voluntarily provided under any worker's or workmen's compensation, non-occupational disability or occupational disease law;
 - c. from any nuclear reaction, radiation or radioactive contaminate, all whether controlled or uncontrolled or however caused, or any of these;
 - d. to any person other than a **residence employee** of an **insured**, regularly residing on any part of the **insured location**.
4. The following coverages do not apply to a claim of, or indemnification for, **punitive or exemplary damages**:
- a. **COVERAGE E**;
 - b. **COVERAGE F**.
- If anyone sues an **insured**:
- a. for a claim falling within coverage provided under the policy; and
 - b. seeking both compensatory and **punitive or exemplary damages**;
- then we will afford a defense to such action. However, we will have no obligation to pay for any costs, interest, or damages attributable to **punitive or exemplary damages**.
5. **COVERAGE E - Personal Liability** and **COVERAGE F - Medical Payments To Others** do not apply to:
- a. **bodily injury** arising from the ingestion, inhalation, or absorption of lead in any form.
 - b. **property damage** arising from any form of lead contamination.
 - c. any loss, cost, or expense arising from any request, demand or order that any **insured** or others:
 - (1) test for;
 - (2) monitor;
 - (3) clean up;
 - (4) remove;
 - (5) contain;
 - (6) treat;
 - (7) detoxify or neutralize; or
 - (8) in any way respond to, or assess the effects of, lead.
 - d. Any loss, cost, or expense arising from any claim or suit by or on behalf of a governmental authority for damages because of:
 - (1) testing for;
 - (2) monitoring;
 - (3) cleaning up;
 - (4) removing;
 - (5) containing;
 - (6) treating;
 - (7) detoxifying or neutralizing; or
 - (8) in any way responding to, or assessing the effects of lead.



We cover the following in addition to the limits of liability:

1. **Claim Expenses.**

We pay:

- a. expenses incurred by us and costs taxed against an **insured** in any suit we defend;
- b. premiums on bonds required in a suit we defend, but not for bond amounts greater than the limit of liability for **COVERAGE E**

We need not apply for or furnish any bond;

- c. reasonable expenses up to \$50 per day incurred by an **insured** at our request, including actual loss of earnings but not loss of other income, for assisting us in the investigation defense of any claim or suit;
- d. interest on the entire judgment that accrues after entry of the judgment and before we pay or tender, or deposit in court that part of the judgment which does not exceed the limit of liability that applies;
- e. prejudgment interest awarded against the **insured** on that part of the judgment we pay.

If we make an offer to pay the applicable limit of liability, we will not pay any prejudgment interest based on that period of time after the offer.

2. First Aid Expenses.

We will pay for first aid to others incurred by an **insured** for **bodily injury** covered under this policy. We will not pay for first aid to you or any other **insured**.

3. Damage to Property of Others.

- a. We will pay, at replacement cost, up to \$250 per occurrence for **property damage** to property of others caused by an **insured**.

b. We will not pay for **property damage**:

- (1) to the extent of any amount recoverable under **SECTION I** of this policy;
- (2) caused intentionally by an **insured** who is 13 years of age or older;
- (3) to property owned by or rented to an **insured**, a tenant of an **insured**, or a resident in your household; or
- (4) arising out of:
 - (a) **business pursuits**;
 - (b) any act of omission in connection with a premises owned, rented or controlled by an **insured**, other than the **insured location**, or
 - (c) the ownership, maintenance, or use of a **motor vehicle**, or other motorized land conveyance, **aircraft** or watercraft.

1. Limit of Liability.

- a. Our total liability under **COVERAGE E** for all damages resulting from any one **occurrence** shall not be more than the limit of liability for **COVERAGE E** stated in the Declarations. This limit is the same regardless of the number of **insureds**, claims made or persons injured.
- b. Our total liability under **COVERAGE F** for all medical expense payable for **bodily injury** to one person as the result of one accident will not be more than the limit of liability for **COVERAGE F** stated in the Declarations.

2. Severability of Insurance.

This insurance applies separately to each **insured**. This condition will not increase our limit of liability for any one **occurrence**.

3. Duties After Loss.

In case of an accident or **occurrence**, the **insured** will perform the following duties that apply. You will help us by seeing that these duties are performed:

- a. give written notice to us or our agent as soon as is practical, which sets forth:
 - (1) the identity of the policy and **insured**;
 - (2) reasonably available information on the time, place and circumstances of the accident or **occurrence**; and
 - (3) names and addresses of any claimants and witnesses;
- b. promptly forward to us every notice, demand, summons or other process relating to the accident or **occurrence**;
- c. at our request, help us:
 - (1) to make settlement;
 - (2) to enforce any right of contribution or indemnity against any person or organization who may be liable to an **insured**;
 - (3) with the conduct of suits and attend hearings and trials;
 - (4) to secure and give evidence and obtain the attendance of witnesses;
- d. under **SECTION II - ADDITIONAL COVERAGES**, **Damage to Property of Others**, submit to us within 60 days after

- the loss, a sworn statement of loss and show the damaged property, if in an insured's control;
- e. the insured will not, except at the insured's own cost, voluntarily make payment, assume obligation or incur expense other than for first aid to others at the time of the bodily injury.
- 4. Duties of an Injured Person - Coverage F - Medical Payments to Others.**
- a. The injured person or someone acting for the injured person will:
 - (1) give us written proof of claim, under oath if required, as soon as is practical; and
 - (2) authorize us to obtain copies of medical reports and records.
 - b. The injured person shall submit to physical examination by a doctor of our choice when and as often as we reasonably require.
- 5. Payment of Claim - Coverage F - Medical Payments of Others.**
- Payment under this coverage is not an admission of liability by an insured or us.
- 6. Suit Against Us.**
- a. No action can be brought against us unless there has been compliance with the policy provisions.
 - b. No one will have any right to join us as a party to any action against an insured. Also, no action with respect to COVERAGE E can be brought against us until the obligation of the insured has been determined by final judgment or agreement signed by us.
- 7. Bankruptcy of an Insured.**
- Bankruptcy or insolvency of an insured will not relieve us of our obligations under this policy.
- 8. Other Insurance - Coverage E - Personal Liability.**
- This insurance is excess over other valid and collectible insurance except insurance written specifically to cover as excess over the limits of liability that apply in this policy.
- [Redacted]
- 1. Policy Period.**
- This policy applies only to loss under SECTION I or bodily injury or property damage under SECTION II that occurs during the policy period.
- 2. Concealment or Fraud.**
- We do not provide coverage for an insured who has:
- a. intentionally concealed or misrepresented any material fact or circumstances; or
 - b. made false statements or engaged in fraudulent conduct relating to this insurance.
- 3. Liberalization Clause.**
- If we adopt a revision which would broaden the coverage under this policy without additional premium within 60 days prior to or during the policy period, the broadened coverage will immediately apply to this policy.
- 4. Waiver or Change of Policy Provisions.**
- A waiver or change of a provision of this policy must be in writing by us to be valid. Our request for an appraisal or examination will not waive any of our rights.
- 5. Cancellation.**
- a. You may cancel this policy at any time by returning to us or by letting us know in writing of the date cancellation is to take effect.
 - b. We may cancel this policy at any time by letting you know in writing at least 10 days before the cancellation takes effect. This cancellation notice may be delivered to you, or mailed to you at your mailing address shown in the Declarations. Proof of mailing will be sufficient proof of notice.
 - c. When this policy is cancelled, the premium for the period from the date of cancellation to the expiration date will be refunded pro rata.
 - d. If the return premium is not refunded with the notice of cancellation or when this policy is returned to us, we will refund it within a reasonable time after the date cancellation takes effect.
- 6. Non-Renewal.**
- We may elect not to renew this policy. We may do so by delivering to you, or mailing to you at your address shown in the Declarations, written notice at least 30 days before the expiration date of this policy. Proof of mailing will be sufficient proof of notice.
- 7. Assignment.**
- Assignment of this policy shall not be valid unless we give our written consent.

8. **Subrogation.**

- a. An **insured** may waive in writing before a loss all rights of recovery against any person. If not waived, we may require an assignment of rights of recovery for a loss to the extent that payment is made by us.
- b. If an assignment is sought, an **insured** must sign and deliver all related papers and cooperate with us.
- c. Subrogation does not apply under SECTION II to Medical Payments to Others or Damage to Property of Others.

9. **Death.**

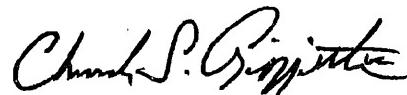
If any person named in the Declarations or the spouse, if a resident of the same household, dies:

- a. we insure the legal representative of the deceased but only with respect to the premises and property of the deceased covered under the policy at the time of death;
- b. **insured** includes:
 - (1) any member of your household who is an **insured** at the time of your death, but only while a resident of the residence premises; and
 - (2) with respect to your property, the person having proper temporary custody of the property until appointment and qualification of a legal representative.

IN WITNESS WHEREOF, we have caused this policy to be signed by its President and Secretary, at Amelia, Ohio, and countersigned in the Declarations by a duly authorized representative of the Company.



President



Secretary

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HOMEOWNERS 10 POLICY MOLD LIABILITY EXCLUSION

DEFINITIONS

The following Definition is added:

"Mold" means any mold, fungi, organic pathogen, bacteria, virus or their spores, scent, or by-products of any type or nature that cause, threaten to cause or are alleged to cause physical damage, deterioration, loss of use, and/or loss of value or marketability, to any tangible property or that can cause, threaten to cause, or are alleged to cause harm of any type to any living organism. This includes, but is not limited to, any type of "mold" that is harmful or potentially harmful to the health or welfare of persons (such as Stachybotrys and others), and/or that is damaging or potentially damaging to tangible property (including wet or dry rot, mildew and others).

"Remediation" means to test for, monitor, clean up, treat, eliminate, prevent, detoxify, neutralize, contain, remove, dispose of, or in any way respond to or assess the effects of, **mold**.

SECTION II - EXCLUSIONS

The following Exclusion 1.o. is added as follows:

Arising from or associated in any way with the actual or threatened occurrence of, growth of, release of, transmission of, migration of, dispersal of, decontamination of, **remediation** of or exposure to **mold**. This includes, but is not limited to **bodily injury** or **property damage**:

- (1) arising from or associated in any way with actual or threatened **mold** at or upon any real property, personal property, product, or any other tangible property of any **insured** or any other person(s) or organization(s) located anywhere in the world;
- (2) arising from or associated in any way with any actual or threatened inhalation of, exposure to, absorption or ingestion of, or physical contact with **mold**;
- (3) arising from or associated in any way with any testing, monitoring, clean-up, **remediation**, treatment, removal, or neutralization of **mold**, including any associated costs or expenses; or
- (4) arising from or associated in any way with any error or omission in supervision, instructions, recommendations, notices, warnings or advice, given or which should have been given in connection with **mold**.

All other provisions of this policy apply.

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF THE POLICY. PLEASE READ IT CAREFULLY.

**HOMEOWNERS 10 POLICY
SWIMMING POOL SLIDE AND DIVING BOARD EXCLUSION - PENNSYLVANIA**

SECTION II - EXCLUSIONS

The following Exclusion 1.o. is added:

Arising out of the ownership, maintenance or use of any swimming pool when such **bodily injury or property damage** results from the use of:

- (1) one or more slides; and/or
- (2) one or more diving boards attached to the swimming pool.

This Exclusion applies whether or not such swimming pool is located on the "residence premises".

All other provisions of this policy apply.

Specialty Homeowners – ACV Notice

In the event of any covered loss to your home, we will pay the Actual Cash Value of the damaged or destroyed dwelling up to the policy limit. The amount of recovery will be reduced by any deductible you have agreed to pay.

Actual Cash Value is defined as the cost to repair or replace property with new materials of like kind and quality, less allowance for physical deterioration and depreciation, including obsolescence.

If you desire more than Actual Cash Value coverage please call your authorized American Modern Agent as we have other coverage options available.

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF THE POLICY. PLEASE READ IT CAREFULLY.

**HOMEOWNERS 10 POLICY
LOG BUILDING ENDORSEMENT
PENNSYLVANIA**

The following limitation of coverage applies to any building built wholly or partially of log construction.

In consideration of issuance of this policy, it is agreed that in the event of a partial loss wherein any damaged logs cannot be cut out or removed and replaced by incision of new logs and it is necessary to tear down and rebuild any undamaged portion of the building in order to replace the damaged logs, then this company's limit of liability for such tearing down and rebuilding the undamaged portion of the building **shall not exceed the greater of \$1000.00 or 5% of the amount of insurance on the building.**

Any additional living expense or loss of use coverage provided by this policy will not be considered for additional time required to tear down and rebuild the undamaged portion of the building.

IMPORTANT NOTICE TO POLICYHOLDERS FLOOD AND EARTHQUAKE EXCLUSION

This notice is to advise you that your policy excludes coverage for damage due to Flood or Earthquake, unless you purchase coverage for these perils.

Flood includes surface water, waves, tidal water, tidal waves, storm surge, wind driven water (including hurricane winds), or any other overflow of water, and spray from any of these events. To be covered for such a loss, you will have to obtain a separate flood insurance policy through the National Flood Insurance Program (NFIP).

Earthquake includes land shock waves or tremors before, during or after a volcanic eruption. To be covered for such a loss, you will have to obtain a separate endorsement, which may be available through our company.

Your agent can provide you with information on obtaining flood insurance through the National Flood Insurance Program, or to obtain separate earthquake coverage.

You can learn more about the National Flood Insurance Program at www.floodsmart.gov or by calling (888) 379-9531.

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF THE POLICY.
PLEASE READ IT CAREFULLY.

HOMEOWNERS 10 POLICY SPECIAL PROVISIONS – PENNSYLVANIA

Throughout this policy, the following is added to any provision which uses the term **actual cash value**:

Actual cash value is calculated as the amount it would cost to repair or replace covered property, at the time of loss or damage, with material of like kind and quality, subject to a deduction for deterioration, depreciation and obsolescence. **Actual cash value** applies to valuation of covered property regardless of whether that property has sustained partial or total loss or damage.

The **actual cash value** of the lost or damaged property may be significantly less than its replacement cost.

SECTION I – EXCLUSIONS

Item 8., **Intentional Loss**, is deleted and replaced by the following:

- a. **Intentional Loss** means any loss arising out of any act an **insured** commits or conspires to commit with the intent to cause a loss.

In the event of such loss, no **insured** is entitled to coverage, even **insureds** who did not commit or conspire to commit the act causing the loss.

- b. However, this exclusion will not apply to deny payment to the **insured** who did not cooperate in or contribute to the creation of the loss if the loss:

- (1) is otherwise covered property under Coverage A, B, or C of the policy; and
- (2) arises out of abuse to that innocent insured by another **insured**.

With respect to this provisions, abuse means:

- (a) abuse as defined in the Pennsylvania Protection From Abuse Act; or
- (b) attempting to cause or intentionally, knowingly or recklessly causing damage to covered property so as to intimidate or attempt to control the behavior of another person.

If we pay a claim under this provision 8.b., our payment to the **insured** is limited to that insured's insurable interest in the property. In no event will we pay more than the Limit of Liability.

SECTION II - LIABILITY COVERAGES

COVERAGE E - Personal Liability

Paragraph 1. is replaced by the following:

pay up to our limit of liability for the damages for which the **insured** is legally liable. This limit is the maximum that we will pay for any one **occurrence**; and

CONDITIONS

Item 5., **Cancellation** is deleted and replaced by the following:

- a. You may cancel this policy at any time by returning it to us or by notifying us in writing of the date cancellation is to take effect.
- b. We may cancel this policy only for the reasons stated in this condition by notifying you in writing of the date cancellation takes effect. This cancellation notice may be delivered to or mailed to you at the mailing address shown in the policy or at a forwarding address.

Proof of mailing will be sufficient proof of notice.

- (1) When this policy has been in effect for less than 60 days and is not a renewal with us, we may cancel for any reason by notifying you at least 30 days before the date cancellation takes effect.
- (2) When this policy has been in effect for 60 days or more, or at any time if it is a renewal with us, we may cancel only for one or more of the following reasons by notifying you at least 30 days prior to the proposed cancellation date:
 - (a) this policy was obtained through material misrepresentation, fraudulent statements, omissions or concealment of fact material to the acceptance of the risk or to the hazard assumed by us;
 - (b) there has been a substantial change or increase in hazard in the risk assumed by us subsequent to the date the policy was issued;
 - (c) there is a substantial increase in hazard insured against by reason of willful or negligent acts or omissions by you;
 - (d) you fail to pay the premium by the due date, whether payable to us or to our agent or under any finance or credit plan; or
 - (e) for any other reason approved by the Pennsylvania Insurance Commissioner.

This provision shall not apply if you have demonstrated by some overt action to us or to our agent that you wish the policy to be cancelled.

Delivery of such written notice by us to you at the mailing address shown in the policy or at a forwarding address shall be equivalent to mailing.

- c. When this policy is cancelled, the premium from the date of cancellation to the expiration date will be refunded. When the policy is cancelled, the return premium will be pro rata.
- d. If the return premium is not refunded with the notice of cancellation or when this policy is returned to us, we will refund it within a reasonable time after the date cancellation takes effect.

Item 6., **Non-Renewal**, is deleted and replaced by the following:

We will not refuse to renew this policy except for one of the reasons referred to in Paragraph 2, of the Cancellation Provision of this endorsement. We may refuse to renew for one of the listed reasons by mailing to you at the mailing address shown in the policy or at a forwarding address, written notice at least 30 days prior to the expiration date of this policy. Delivery of such written notice by us to you at the mailing address shown in the policy or at a forwarding address shall be equivalent to mailing.

This provision does not apply if:

- a. we have indicated our willingness to renew and the insured has failed to pay the premium by the due date; or
- b. you have indicated to us or our agent that you do not wish the policy to be renewed.

All other provisions of this policy apply.

**HOMEOWNERS - 10 POLICY
LEAD CONTAMINATION EXCLUSION - PENNSYLVANIA**

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF THE POLICY. PLEASE READ IT CAREFULLY.

SECTION II - EXCLUSIONS

The following exclusion is added.

COVERAGE E - PERSONAL LIABILITY and **COVERAGE F - MEDICAL PAYMENTS TO OTHERS** do not apply to:

- a. **Bodily injury** arising from the ingestion, inhalation, or absorption of lead in any form.
- b. **Property damage** arising from any form of lead contamination.
- c. Any loss, cost, or expense arising from any request, demand or order that any **insured** or others:
 - (1) Test for,
 - (2) Monitor,
 - (3) Clean up,
 - (4) Remove,
 - (5) Contain,
 - (6) Treat,
 - (7) Detoxify or neutralize, or
 - (8) In any way respond to, or assess the effects of, lead.
- d. Any loss, cost, or expense arising from any claim or suit by or on behalf of a governmental authority for damages because of:
 - (1) Testing for,
 - (2) Monitoring,
 - (3) Cleaning up,
 - (4) Removing,
 - (5) Containing,
 - (6) Treating,
 - (7) Detoxifying or neutralizing, or
 - (8) In any way responding to, or assessing the effects of, lead.

All other provisions of this policy apply.

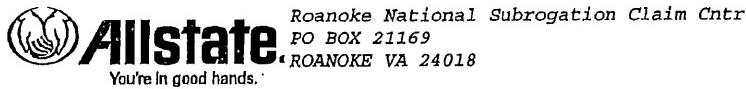


SUMMARY OF RIGHTS

Please be advised that you have the right to request, in writing, the following information: (1) the specific reason(s) for the adverse underwriting decision; (2) the specific items of personal and privileged information that support the reason(s); and (3) the names and addresses of the institutional sources that supplied these specific items of information. Your written request must be received within ninety (90) business days from the date of the mailing of this notice. We will respond to your written request within twenty-one (21) business days from the date on which we receive it.

In addition, you have the right to request, in writing, access to recorded personal information pertaining to you. If you so request, we will: (1) inform you of the nature and substance of the recorded personal information; (2) permit you to see and copy, in person, the recorded personal information pertaining to you or to obtain a copy via the mail, if you so desire; (3) disclose the identity, if recorded, of those persons to whom we have disclosed the personal information within the two years prior to your request; and (4) provide you with a summary of the procedures by which you may request correction, amendment or deletion of recorded personal information. We will respond to your written request within thirty (30) business days from the date on which we receive it. Should you dispute the accuracy of recorded personal information, we will not charge a fee for providing recorded personal information for the purpose of amending, correcting, or deleting incorrect personal information. However, you may be charged a reasonable fee to cover the costs incurred in providing a copy of the recorded personal information, if the copy is used for purposes other than those stated above.

EXHIBIT “B”



AMERICAN FAMILY HOME INSURANCE CO
PO BOX 5323
CINCINNATI OH 452015323

July 13, 2018

OUR INSURED: CAROL DELP
OUR CLAIM NUMBER: 0498574425
LOSS DATE: April 13, 2018

YOUR INSURED: CHRISTOPHER KULICK
YOUR CLAIM NUMBER: 427648AA
AMOUNT OF LOSS: \$28,335.94

Dear AMERICAN FAMILY HOME INSURANCE CO,

Please accept this letter as notice of our intent to pursue our subrogation rights.

Our investigation has determined that your customer was responsible for the loss described above. We have identified the cause of the loss as:

clmt's 6 year old child used trigger lighter on trash bag causing fire

To assist you in processing your claim, we have included the following information:

- Photos
- Damage Estimate Checks

Our payment on the claim totals \$28,335.94. Should any supplements become necessary, they will be forwarded to you. Upon review of the attached information, please forward payment for the above loss amount to Allstate Payment Processing Center, PO Box 650271, Dallas TX 75265-0271. Please include our claim number on your payment.

Thank you for your cooperation and immediate attention to this request.
Sincerely,

FREDA BURR

FREDA BURR
800-776-2615 Ext. 7257092
Allstate Indemnity Company

Financials**CAROL DELP/Dwelling**

Loss Reserve:	0.00 USD	
Net Loss Paid-to-Date:	27,787.56 USD	Make Payment
Expense Reserve:	0.00 USD	
Net Expense Paid-to-Date:	661.51 USD	Request Authority Pre-Approve Authority
Financial Status:	Closed	Re-Open
Payments After Closure (PAC):	2	Transfer Financials

CAROL DELP/Fair Rental Value

Loss Reserve:	0.00 USD	
Net Loss Paid-to-Date:	0.00 USD	Make Payment
Expense Reserve:	0.00 USD	
Net Expense Paid-to-Date:	0.00 USD	Request Authority Pre-Approve Authority
Financial Status:	Closed	Re-Open

CAROL DELP/Personal Property

Loss Reserve:	0.00 USD	
Net Loss Paid-to-Date:	48.38 USD	Make Payment
Expense Reserve:	0.00 USD	
Net Expense Paid-to-Date:	0.00 USD	Request Authority Pre-Approve Authority
Financial Status:	Closed	Re-Open
		Transfer Financials



Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110
 Malvern, Pennsylvania 19355
 Phone: (800) 280-0714
 Fax: (866) 547-5534

Insured:	CAROL DELP	Home:	(610) 777-3120
Property:	496 S WYOMISSING AVE SHILLINGTON, PA 19607-3264	E-mail:	GYPYSMOM9@VERIZON.NET
Home:	225 BLIMLINE RD MOHNTON, PA 19540-7809		
Claim Rep.:	Ryan Kajunski	Business:	(610) 944-4100
Company:	Allstate Insurance Company	E-mail:	claims@claims.allstate.com
Business:	1200 Atwater Dr Ste 110 Malvern, PA 19355		
Estimator:	Ryan Kajunski	Business:	(610) 944-4100
Company:	Allstate Insurance Company	E-mail:	claims@claims.allstate.com
Business:	1200 Atwater Dr Ste 110 Malvern, PA 19355		

Claim Number: 0498574425

Policy Number: 000908711469

Type of Loss: Fire

Date Contacted:	4/26/2018	Date Received:	4/14/2018 9:22 AM
Date of Loss:	4/13/2018 4:30 PM	Date Entered:	4/19/2018 1:45 PM
Date Inspected:	4/27/2018		
Date Est. Completed:	5/3/2018 2:04 PM		
Price List:	PARE8X_APRI18		
	Restoration/Service/Remodel		
Estimate:	CAROL_DELP		

Allstate is dedicated to providing you with outstanding service throughout the claim handling process. If you have any questions regarding this estimate, or if there are differences with the estimate provided by your repair person of choice, or if additional damage is found during the repair process, please contact us at (610) 944-4100.

Thank you,
 Ryan Kajunski

If you like, Allstate can refer an approved vendor who offers a workmanship guarantee. (This option may not be available in all areas or for all losses.)



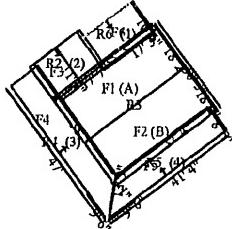
Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110
 Malvern, Pennsylvania 19355
 Phone: (800) 280-0714
 Fax: (866) 547-5534

CAROL_DELP

Source - Eagle View

Source - Eagle View



R3

2421.62 Surface Area
 305.62 Total Perimeter Length
 13.08 Total Hip Length

24.22 Number of Squares
 35.25 Total Ridge Length

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Remove 3 tab - 25 yr. - comp. shingle roofing - w/out felt	8.45 SQ	47.00	397.15	0/25 yrs Avg.		NA	(0.00)	397.15
Includes: Dump fees, hauling, disposal, and labor to remove composition shingles and felt.								
2. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	9.33 SQ	185.64	1,732.02	10/25 yrs Avg.		40%	(692.81)	1,039.21
3. Roofing felt - 15 lb.	8.45 SQ	27.04	228.49	10/20 yrs Avg.		50%	(114.25)	114.24
4. Flashing - pipe jack	1.00 EA	35.35	35.35	10/35 yrs Avg.		28.57%	(10.10)	25.25
5. Digital satellite system - Detach & reset	1.00 EA	29.87	29.87	0/NA Avg.		0%	(0.00)	29.87
6. R&R Drip edge	100.75 LF	2.19	220.65	10/35 yrs Avg.		28.57%	(55.56)	165.09
7. Remove Additional charge for high roof(2 stories or greater)	6.54 SQ	4.15	27.14	0/NA Avg.		NA	(0.00)	27.14
8. Additional charge for high roof(2 stories or greater)	6.54 SQ	16.31	106.67	0/NA Avg.		40% [%]	(42.67)	64.00
9. Remove Additional charge for steep roof - 7/12 to 9/12 slope	6.54 SQ	10.99	71.87	0/NA Avg.		NA	(0.00)	71.87
10. Additional charge for steep roof - 7/12 to 9/12 slope	6.54 SQ	36.93	241.52	0/NA Avg.		40% [%]	(96.61)	144.91
Totals: R3			3,090.73				1,012.00	2,078.73
Total: Source - Eagle View			3,090.73				1,012.00	2,078.73
Total: Source - Eagle View			3,090.73				1,012.00	2,078.73

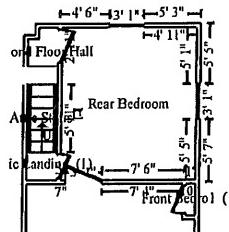
SKETCH1

Second Floor



Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110
 Malvern, Pennsylvania 19355
 Phone: (800) 280-0714
 Fax: (866) 547-5534



Rear Bedroom

Height: 8' 3"

332.32 SF Walls	165.38 SF Ceiling
497.69 SF Walls & Ceiling	165.38 SF Floor
18.38 SY Flooring	43.08 LF Floor Perimeter
51.50 LF Ceil. Perimeter	

Door	2' 11" X 7"	Opens into SECOND_FLOOR
Door	2' 2" X 7'	Opens into ATTIC_LANDING
Door	3' 4" X 6' 11"	Opens into FRONT_BEDROOM
Window	3' 1" X 5' 6"	Opens into Exterior
Window	3' 1" X 5' 6"	Opens into Exterior

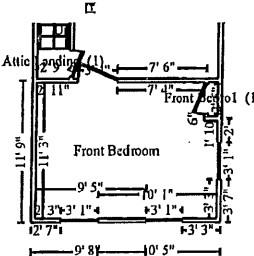
DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
11. Contents - move out then reset	1.00 EA	47.74	47.74	0/NA Avg.	0%	(0.00)	47.74	
12. Deodorize building - Hot thermal fog	1,364.34 CF	0.05	68.22	0/NA Avg.	0%	(0.00)	68.22	
13. R&R Vinyl window - double hung, 9-12 sf	2.00 EA	265.82	531.64	10/30 yrs Avg.	33.33%	(165.39)	366.25	
Current windows are vinyl replacements. New windows will fit in opening.								
14. R&R Window blind - PVC - 1" - 7.1 to 14 SF	2.00 EA	66.03	132.06	10/5 yrs Avg.	90% [M]	(104.62)	27.44	
15. Clean the walls and ceiling	497.69 SF	0.26	129.40	0/NA Avg.	0%	(0.00)	129.40	
Square footage to clean walls includes the baseboard.								
16. Seal/prime then paint the walls and ceiling (2 coats)	497.69 SF	0.70	348.38	2/15 yrs Avg.	13.33%	(46.45)	301.93	
17. Paint baseboard, oversized - two coats	43.08 LF	1.12	48.25	2/15 yrs Avg.	13.33%	(6.43)	41.82	
18. Clean door (per side)	3.00 EA	4.96	14.88	0/NA Avg.	0%	(0.00)	14.88	
19. Paint door slab only - 2 coats (per side)	3.00 EA	27.37	82.11	2/15 yrs Avg.	13.33%	(10.95)	71.16	
20. Clean door hardware	2.00 EA	4.59	9.18	0/NA Avg.	0%	(0.00)	9.18	
21. Clean light fixture	1.00 EA	7.27	7.27	0/NA Avg.	0%	(0.00)	7.27	
22. Clean door / window opening (per side)	5.00 EA	8.92	44.60	0/NA Avg.	0%	(0.00)	44.60	
23. Paint door or window opening - 2 coats (per side)	5.00 EA	22.66	113.30	2/15 yrs Avg.	13.33%	(15.11)	98.19	
24. R&R Smoke detector	1.00 EA	53.61	53.61	2/10 yrs Avg.	20%	(8.98)	44.63	
25. Clean stair tread - per side - per LF	3.17 LF	0.45	1.43	0/NA Avg.	0%	(0.00)	1.43	
Step up attic stairs								
26. Seal & paint stair tread - per side - per LF	3.17 LF	3.96	12.55	2/15 yrs Avg.	13.33%	(1.67)	10.88	
27. Clean and deodorize carpet	165.38 SF	0.37	61.19	0/NA Avg.	0%	(0.00)	61.19	

Totals: Rear Bedroom	1,705.81	359.60	1,346.21
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Northeast Property Market Claim Office

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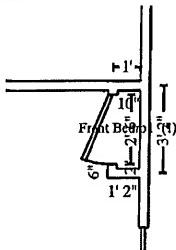


Front Bedroom

Height: 8' 3"

347.40 SF Walls	168.81 SF Ceiling
516.21 SF Walls & Ceiling	168.81 SF Floor
18.76 SY Flooring	47.33 LF Floor Perimeter
53.17 LF Ceil. Perimeter	

Window	3' 1" X 5' 6"	Opens into Exterior
Window	3' 1" X 5' 6"	Opens into Exterior
Window	3' 1" X 5' 6"	Opens into Exterior
Door	3' 4" X 6' 11"	Opens into REAR_BEDROOM



Subroom: Front Bedro1 (1)

Height: 8' 3"

43.21 SF Walls	2.36 SF Ceiling
45.57 SF Walls & Ceiling	2.36 SF Floor
0.26 SY Flooring	4.83 LF Floor Perimeter
7.33 LF Ceil. Perimeter	

Door	2' 6" X 6' 11"	Opens into FRONT_BEDROO
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DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
28. Contents - move out then reset	1.00 EA	47.74	47.74	0/NA Avg.		0%	(0.00)	47.74
29. Deodorize building - Hot thermal fog	1,412.13 CF	0.05	70.61	0/NA Avg.		0%	(0.00)	70.61
30. R&R Vinyl window - double hung, 9-12 sf	1.00 EA	265.82	265.82	10/30 yrs Avg.		33.33%	(82.69)	183.13
Current windows are vinyl replacements. New windows will fit in opening.								
31. R&R Window blind - PVC - 1" - 7.1 to 14 SF	3.00 EA	66.03	198.09	10/5 yrs Avg.		90% [M]	(156.92)	41.17
32. Clean the walls and ceiling	561.78 SF	0.26	146.06	0/NA Avg.		0%	(0.00)	146.06
Square footage to clean walls includes the baseboard.								
33. Seal/prime then paint the walls and ceiling (2 coats)	561.78 SF	0.70	393.25	2/15 yrs Avg.		13.33%	(52.43)	340.82
34. Paint baseboard, oversized - two coats	52.17 LF	1.12	58.43	2/15 yrs Avg.		13.33%	(7.79)	50.64
35. Clean door / window opening (per side)	6.00 EA	8.92	53.52	0/NA Avg.		0%	(0.00)	53.52
36. Paint door or window opening - 2 coats (per side)	6.00 EA	22.66	135.96	2/15 yrs Avg.		13.33%	(18.13)	117.83
37. Clean door (per side)	3.00 EA	4.96	14.88	0/NA Avg.		0%	(0.00)	14.88
38. Paint door slab only - 2 coats (per side)	3.00 EA	27.37	82.11	2/15 yrs Avg.		13.33%	(10.95)	71.16
39. Clean door hardware	2.00 EA	4.59	9.18	0/NA Avg.		0%	(0.00)	9.18
40. Clean light fixture	1.00 EA	7.27	7.27	0/NA Avg.		0%	(0.00)	7.27
41. Clean window unit (per side) 10 - 20 SF	2.00 EA	10.33	20.66	0/NA Avg.		0%	(0.00)	20.66
42. Clean shelving - wood	8.00 LF	0.62	4.96	0/NA Avg.		0%	(0.00)	4.96
43. Clean and deodorize carpet	171.17 SF	0.37	63.33	0/NA Avg.		0%	(0.00)	63.33

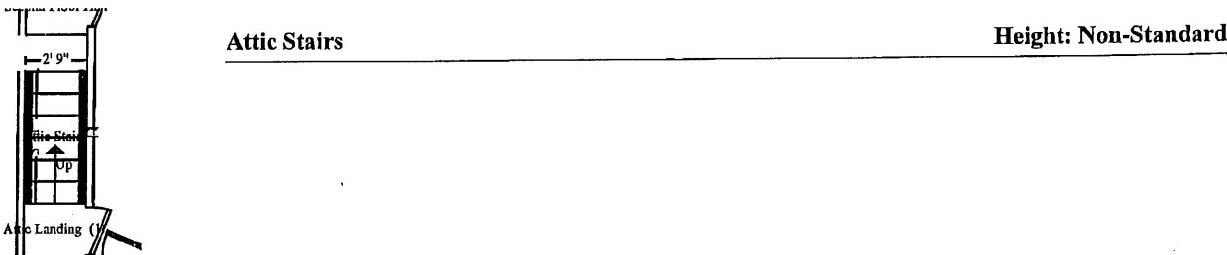
Totals: Front Bedroom	1,571.87	328.91	1,242.96
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Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110
 Malvern, Pennsylvania 19355
 Phone: (800) 280-0714
 Fax: (866) 547-5534

		Second Floor Hall				Height: 8' 3"		
		58.65 SF Walls	67.04 SF Walls & Ceiling	0.93 SY Flooring	9.58 LF Ceil. Perimeter	8.40 SF Ceiling	8.40 SF Floor	
Missing Wall		2' 9" X 8' 3"	2' 11" X 7"	Opens into Exterior				
Door		Opens into REAR_BEDROOM						
DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
44. Deodorize building - Hot thermal fog	69.27 CF	0.05	3.46	0/NA Avg.	0%	(0.00)	3.46	
45. Clean floor	8.40 SF	0.33	2.77	0/NA Avg.	0%	(0.00)	2.77	
46. Clean the walls and ceiling	67.04 SF	0.26	17.43	0/NA Avg.	0%	(0.00)	17.43	
Square footage to clean walls includes the baseboard.								
47. Seal/prime then paint the walls and ceiling (2 coats)	67.04 SF	0.70	46.93	2/15 yrs Avg.	13.33%	(6.26)	40.67	
48. Paint baseboard, oversized - two coats	6.67 LF	1.12	7.47	2/15 yrs Avg.	13.33%	(1.00)	6.47	
49. Clean door / window opening (per side)	1.00 EA	8.92	8.92	0/NA Avg.	0%	(0.00)	8.92	
50. Paint door slab only - 2 coats (per side)	1.00 EA	27.37	27.37	2/15 yrs Avg.	13.33%	(3.65)	23.72	
Totals: Second Floor Hall			114.35			10.91	103.44	



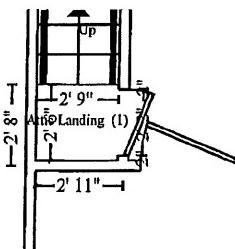
Missing Wall 2' 9" X 8' Opens into Exterior



Allstate.
You're in good hands.

Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110
Malvern, Pennsylvania 19355
Phone: (800) 280-0714
Fax: (866) 547-5534



Subroom: Attic Landing (1)

Height: 7' 7"

Door

2' 2" X 7"

Opens into REAR_BEDROOM

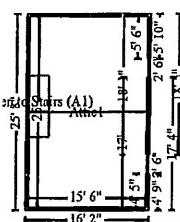
Missing Wall

2' 9" X 7' 7"

Opens into ATTIC_STAIRS

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
51. Contents - move out then reset - Small room	1.00 EA	35.84	35.84	0/NA Avg.	0%	(0.00)	35.84	
52. Deodorize building - Hot thermal fog	52.14 CF	0.05	2.61	0/NA Avg.	0%	(0.00)	2.61	
53. Clean the walls	85.71 SF	0.26	22.28	0/NA Avg.	0%	(0.00)	22.28	
54. Seal/prime then paint the walls (2 coats)	85.71 SF	0.70	60.00	2/15 yrs Avg.	13.33%	(8.00)	52.00	
55. Clean stair tread - per side - per LF	30.00 LF	0.45	13.50	0/NA Avg.	0%	(0.00)	13.50	
56. Seal & paint stair tread - per side - per LF	30.00 LF	3.96	118.80	30/15 yrs Avg.	90% [M]	(106.92)	11.88	
57. Clean stair riser - per side - per LF	30.00 LF	0.38	11.40	0/NA Avg.	0%	(0.00)	11.40	
58. Seal & paint stair riser - per side - per LF	30.00 LF	2.63	78.90	30/15 yrs Avg.	90% [M]	(71.01)	7.89	
59. Clean door / window opening (per side)	1.00 EA	8.92	8.92	0/NA Avg.	0%	(0.00)	8.92	
60. Paint door or window opening - 2 coats (per side)	1.00 EA	22.66	22.66	2/15 yrs Avg.	13.33%	(3.02)	19.64	
61. Clean stair stringer - per side	18.00 LF	0.61	10.98	0/NA Avg.	0%	(0.00)	10.98	
62. Seal & paint stair stringer - one side	18.00 LF	3.15	56.70	30/15 yrs Avg.	90% [M]	(51.03)	5.67	
63. R&R Rigid foam insulation board - 1/2"	16.79 SF	1.02	17.13	10/150 yrs Avg.	6.67%	(0.86)	16.27	
On rear of attic door								
Totals: Attic Stairs			459.72				240.84	218.88
Total: Second Floor			3,851.75				940.26	2,911.49

Attic



Attic1

Height: Peaked

227.85 SF Walls	473.00 SF Ceiling
700.86 SF Walls & Ceiling	366.17 SF Floor
40.69 SY Flooring	76.00 LF Floor Perimeter
92.03 LF Ceil. Perimeter	

Window - Goes to Floor
Window - Goes to Floor

2' 6" X 3' 7"
2' 6" X 3' 7"

Opens into Exterior
Opens into Exterior

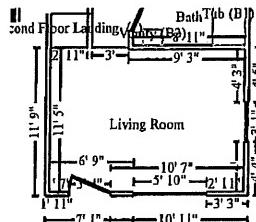


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DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
64. Contents - move out then reset - Small room	1.00 EA		35.84	0/NA Avg.		0%	(0.00)	35.84
65. Deodorize building - Hot thermal fog	1,824.48 CF		0.05	91.22	0/NA Avg.	0%	(0.00)	91.22
66. Clean floor or roof joist system	473.00 SF		0.67	316.91	0/NA Avg.	0%	(0.00)	316.91
67. Seal floor or ceiling joist system	473.00 SF		0.92	435.16	0/15 yrs Avg.	0%	(0.00)	435.16
68. Clean floor underlayment / wood subfloor	366.17 SF		0.30	109.85	0/NA Avg.	0%	(0.00)	109.85
69. Seal underlayment for odor control	366.17 SF		0.43	157.45	0/15 yrs Avg.	0%	(0.00)	157.45
70. Clean the walls	227.85 SF		0.26	59.24	0/NA Avg.	0%	(0.00)	59.24
To clean walls								
71. Seal/prime then paint the walls (2 coats)	227.85 SF		0.70	159.50	2/15 yrs Avg.	13.33%	(21.27)	138.23
72. Floor protection - corrugated cardboard and tape	473.00 SF		0.39	184.47	0/NA Avg.	NA	(0.00)	184.47
For cardboard stapled to ceiling								
73. Clean door / window opening (per side)	2.00 EA		8.92	17.84	0/NA Avg.	0%	(0.00)	17.84
74. Clean light fixture	1.00 EA		7.27	7.27	0/NA Avg.	0%	(0.00)	7.27
Totals: Attic1				1,574.75			21.27	1,553.48
Total: Attic				1,574.75			21.27	1,553.48

Main Level



Living Room

Height: 8' 7"

338.37 SF Walls	175.42 SF Ceiling
513.79 SF Walls & Ceiling	175.42 SF Floor
19.49 SY Flooring	44.08 LF Floor Perimeter
53.33 LF Ceil. Perimeter	

Window

5' 10" X 5' 8"

Opens into Exterior

Door

3' 4" X 8' 3"

Opens into Exterior

Window

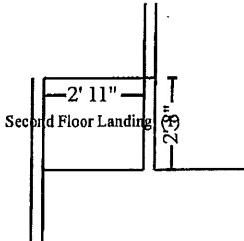
3' 1" X 5' 4"

Opens into Exterior

Missing Wall - Goes to Floor

3' X 7' 2"

Opens into KITCHEN



Subroom: Second Floor Landing (1)

Height: 8' 7"

34.93 SF Walls	7.78 SF Ceiling
42.71 SF Walls & Ceiling	7.78 SF Floor
0.86 SY Flooring	2.67 LF Floor Perimeter
11.17 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

2' 11" X 7' 2"

Opens into Exterior

Missing Wall - Goes to Floor

2' 11" X 7' 2"

Opens into LIVING_ROOM

Missing Wall - Goes to Floor

2' 8" X 7' 2"

Opens into KITCHEN

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
CAROL_DELP'							5/3/2018	Page: 7

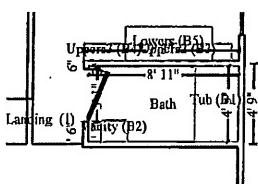


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CONTINUED - Living Room

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
75. Contents - move out then reset	1.00 EA	47.74	47.74	0/NA	Avg.	0%	(0.00)	47.74
76. Deodorize building - Hot thermal fog	1,572.42 CF	0.05	78.62	0/NA	Avg.	0%	(0.00)	78.62
77. R&R Vinyl window - double hung, 9-12 sf	1.00 EA	265.82	265.82	10/30 yrs	Avg.	33.33%	(82.69)	183.13
Current windows are vinyl replacements. New windows will fit in opening.								
78. R&R Window blind - PVC - 1" - 7.1 to 14 SF	3.00 EA	66.03	198.09	10/5 yrs	Avg.	90% [M]	(156.92)	41.17
79. Clean the walls and ceiling	556.50 SF	0.26	144.69	0/NA	Avg.	0%	(0.00)	144.69
Square footage to clean walls includes the baseboard.								
80. Seal/prime then paint the walls and ceiling (2 coats)	556.50 SF	0.70	389.55	2/15 yrs	Avg.	13.33%	(51.94)	337.61
81. Paint baseboard - two coats	46.75 LF	1.03	48.15	2/15 yrs	Avg.	13.33%	(6.42)	41.73
82. Clean door / window opening (per side)	3.00 EA	8.92	26.76	0/NA	Avg.	0%	(0.00)	26.76
83. Paint door or window opening - Large - 2 coats (per side)	1.00 EA	26.65	26.65	2/15 yrs	Avg.	13.33%	(3.55)	23.10
84. Paint door or window opening - 2 coats (per side)	2.00 EA	22.66	45.32	2/15 yrs	Avg.	13.33%	(6.04)	39.28
85. Clean door (per side)	1.00 EA	4.96	4.96	0/NA	Avg.	0%	(0.00)	4.96
86. Paint door slab only - 2 coats (per side)	1.00 EA	27.37	27.37	2/15 yrs	Avg.	13.33%	(3.65)	23.72
87. Clean door hardware	1.00 EA	4.59	4.59	0/NA	Avg.	0%	(0.00)	4.59
88. Clean ceiling fan and light	1.00 EA	17.81	17.81	0/NA	Avg.	0%	(0.00)	17.81
89. Clean door bell/chime	1.00 EA	6.88	6.88	0/NA	Avg.	0%	(0.00)	6.88
90. Clean floor	183.19 SF	0.33	60.45	0/NA	Avg.	0%	(0.00)	60.45
Totals: Living Room						1,393.45	311.21	1,082.24



Bath

Height: 8'

39.38 SF Ceiling

169.39 SF Walls & Ceiling **25.99 SF Floor**

25.99 SF Floor

2.89 SY Flooring

12.42 LF Floor Perimeter

26.67 LF Ceil. Perimeter

Door

3' 1" X 6' 10"

Opens into KITCHEN

CAROL DELP

5/3/2018

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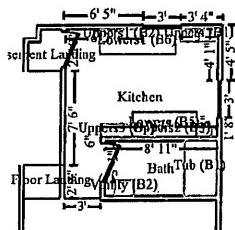


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CONTINUED - Bath

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
97. Clean suspended ceiling grid	39.38 SF	0.22	8.66	0/NA	Avg.	0%	(0.00)	8.66
98. Suspended ceiling tile - 2' x 2'	39.38 SF	1.50	59.07	30/150 yrs	Avg.	20%	(11.81)	47.26
99. Clean door / window opening (per side)	1.00 EA	8.92	8.92	0/NA	Avg.	0%	(0.00)	8.92
100. Clean door (per side)	1.00 EA	4.96	4.96	0/NA	Avg.	0%	(0.00)	4.96
101. Clean door hardware	1.00 EA	4.59	4.59	0/NA	Avg.	0%	(0.00)	4.59
102. Clean toilet	1.00 EA	14.97	14.97	0/NA	Avg.	0%	(0.00)	14.97
103. Clean toilet seat	1.00 EA	3.24	3.24	0/NA	Avg.	0%	(0.00)	3.24
104. Clean vanity - inside and out	1.58 LF	9.07	14.33	0/NA	Avg.	0%	(0.00)	14.33
105. Clean sink and faucet	1.00 EA	11.87	11.87	0/NA	Avg.	0%	(0.00)	11.87
106. Clean tub and surround	1.00 EA	24.52	24.52	0/NA	Avg.	0%	(0.00)	24.52
107. Clean tub / shower faucet	1.00 EA	9.64	9.64	0/NA	Avg.	0%	(0.00)	9.64
108. Clean shower curtain rod	1.00 EA	4.82	4.82	0/NA	Avg.	0%	(0.00)	4.82
109. Clean medicine cabinet	1.00 EA	9.65	9.65	0/NA	Avg.	0%	(0.00)	9.65
110. Clean light fixture	1.00 EA	7.27	7.27	0/NA	Avg.	0%	(0.00)	7.27
111. Clean exhaust fan	1.00 EA	10.95	10.95	0/NA	Avg.	0%	(0.00)	10.95
112. Clean ceramic tile	25.99 SF	0.37	9.62	0/NA	Avg.	0%	(0.00)	9.62
113. Paint baseboard - two coats	12.42 LF	1.03	12.79	2/15 yrs	Avg.	13.33%	(1.71)	11.08
Totals: Bath			460.06				34.16	425.90



Kitchen

Height: 8' 7"

260.48 SF Walls	119.90 SF Ceiling
380.37 SF Walls & Ceiling	97.56 SF Floor
10.84 SY Flooring	28.92 LF Floor Perimeter
51.67 LF Ceil. Perimeter	

Window

3' X 4' 11"

Opens into Exterior

Door

2' 10" X 7"

Opens into BASEMENT_LAN

Missing Wall - Goes to Floor

2' 8" X 7' 2"

Opens into SECOND_FLOOR

Missing Wall - Goes to Floor

3' X 7' 2"

Opens into LIVING_ROOM

Door

3' 1" X 6' 10"

Opens into BATH

Window

3' X 5' 5"

Opens into Exterior

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
114. Contents - move out then reset	1.00 EA	47.74	47.74	0/NA	Avg.	0%	(0.00)	47.74
115. Deodorize building - Hot thermal fog	1,029.11 CF	0.05	51.46	0/NA	Avg.	0%	(0.00)	51.46
116. R&R Vinyl window - double hung, 9-12 sf	2.00 EA	265.82	531.64	10/30 yrs	Avg.	33.33%	(165.39)	366.25

Current windows are vinyl replacements. New windows will fit in opening.



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CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
117. R&R Window blind - PVC - 1" - 7.1 to 14 SF	2.00 EA	66.03	132.06	10/5 yrs Avg.		90% [M]	(104.62)	27.44
118. Clean more than the ceiling Less paneled walls and area with backsplash Square footage to clean walls includes the baseboard.	196.78 SF	0.26	51.16	0/NA Avg.		0%	(0.00)	51.16
119. Seal/prime then paint the surface area (2 coats)	196.78 SF	0.70	137.75	2/15 yrs Avg.		13.33%	(18.37)	119.38
120. Clean paneling	176.41 SF	0.26	45.87	0/NA Avg.		0%	(0.00)	45.87
121. Seal & paint paneling	176.41 SF	0.88	155.24	2/15 yrs Avg.		13.33%	(20.70)	134.54
122. Clean door / window opening (per side)	4.00 EA	8.92	35.68	0/NA Avg.		0%	(0.00)	35.68
123. Paint door or window opening - 2 coats (per side)	3.00 EA	22.66	67.98	2/15 yrs Avg.		13.33%	(9.06)	58.92
Bathroom door is stained								
124. Paint baseboard, oversized - two coats	28.92 LF	1.12	32.39	2/15 yrs Avg.		13.33%	(4.32)	28.07
125. Clean door (per side)	2.00 EA	4.96	9.92	0/NA Avg.		0%	(0.00)	9.92
126. Clean door hardware	2.00 EA	4.59	9.18	0/NA Avg.		0%	(0.00)	9.18
127. Clean ceiling fan and light	1.00 EA	17.81	17.81	0/NA Avg.		0%	(0.00)	17.81
128. Clean cabinetry - lower - inside and out	11.17 LF	10.11	112.93	0/NA Avg.		0%	(0.00)	112.93
129. Clean cabinetry - upper - inside and out	15.25 LF	10.11	154.18	0/NA Avg.		0%	(0.00)	154.18
130. Clean countertop	22.33 SF	0.51	11.39	0/NA Avg.		0%	(0.00)	11.39
131. Clean sink and faucet	1.00 EA	11.87	11.87	0/NA Avg.		0%	(0.00)	11.87
132. Range - electric - Remove & reset	1.00 EA	34.54	34.54	0/NA Avg.		0%	(0.00)	34.54
133. Clean range - exterior	1.00 EA	21.72	21.72	0/NA Avg.		0%	(0.00)	21.72
134. Refrigerator - Remove & reset	1.00 EA	34.53	34.53	0/NA Avg.		0%	(0.00)	34.53
135. Clean refrigerator - interior and exterior	1.00 EA	38.03	38.03	0/NA Avg.		0%	(0.00)	38.03
136. Clean ceramic tile To clean backsplash	7.19 SF	0.37	2.66	0/NA Avg.		0%	(0.00)	2.66
137. Clean floor	97.56 SF	0.33	32.19	0/NA Avg.		0%	(0.00)	32.19
Totals: Kitchen			1,779.92				322.46	1,457.46

Basement Landing Height: 8' 7"

	60.28 SF Walls	7.89 SF Ceiling
	68.17 SF Walls & Ceiling	7.89 SF Floor
	0.88 SY Flooring	6.50 LF Floor Perimeter
	9.33 LF Ceil. Perimeter	
Missing Wall	2' 8" X 8' 7"	Opens into Exterior
Door	2' 10" X 7"	Opens into KITCHEN

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
CAROL_DELP							5/3/2018	Page: 10



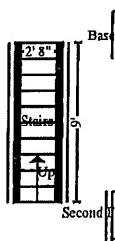
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CONTINUED - Basement Landing

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
138. Deodorize building - Hot thermal fog	67.71 CF	0.05	3.39	0/NA	Avg.	0%	(0.00)	3.39
139. Clean door / window opening (per side)	1.00 EA	8.92	8.92	0/NA	Avg.	0%	(0.00)	8.92
140. Paint door or window opening - 2 coats (per side)	1.00 EA	22.66	22.66	2/15 yrs	Avg.	13.33%	(3.02)	19.64
141. Clean door (per side)	1.00 EA	4.96	4.96	0/NA	Avg.	0%	(0.00)	4.96
142. Paint door slab only - 2 coats (per side)	1.00 EA	27.37	27.37	2/15 yrs	Avg.	13.33%	(3.65)	23.72
143. Clean the walls and ceiling	68.17 SF	0.26	17.72	0/NA	Avg.	0%	(0.00)	17.72
Square footage to clean walls includes the baseboard.								
144. Seal/prime then paint the walls and ceiling (2 coats)	68.17 SF	0.70	47.72	2/15 yrs	Avg.	13.33%	(6.36)	41.36
145. Paint baseboard, oversized - two coats	6.50 LF	1.12	7.28	2/15 yrs	Avg.	13.33%	(0.97)	6.31
Totals: Basement Landing			140.02				14.00	126.02



Stairs

Height: Sloped

161.25 SF Walls
189.31 SF Walls & Ceiling
4.83 SY Flooring
21.05 LF Cel. Perimeter

28.06 SF Ceiling
43.43 SF Floor
21.91 LF Floor Perimeter

Missing Wall

2' 8" X 9' 8"

Opens into Exterior

Missing Wall

2' 8" X 9' 8"

Opens into Exterior

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
146. Deodorize building - Hot thermal fog	222.50 CF	0.05	11.13	0/NA	Avg.	0%	(0.00)	11.13
147. Clean stair riser - per side - per LF	37.33 LF	0.38	14.19	0/NA	Avg.	0%	(0.00)	14.19
148. Clean stair tread - per side - per LF	37.33 LF	0.45	16.80	0/NA	Avg.	0%	(0.00)	16.80
149. Clean stair stringer - per side	23.17 LF	0.61	14.13	0/NA	Avg.	0%	(0.00)	14.13
150. Seal & paint stair stringer - one side	23.17 LF	3.15	72.99	2/15 yrs	Avg.	13.33%	(9.73)	63.26
151. Clean handrail - wall mounted	11.58 LF	0.37	4.28	0/NA	Avg.	0%	(0.00)	4.28
152. Handrail - wall mounted - Detach & reset	11.58 LF	4.57	52.92	0/NA	Avg.	0%	(0.00)	52.92
153. Clean the walls and ceiling	189.31 SF	0.26	49.22	0/NA	Avg.	0%	(0.00)	49.22
Square footage to clean walls includes the baseboard.								
154. Seal/prime then paint the walls and ceiling (2 coats)	189.31 SF	0.70	132.52	2/15 yrs	Avg.	13.33%	(17.67)	114.85
155. Clean floor	7.78 SF	0.33	2.57	0/NA	Avg.	0%	(0.00)	2.57
Main level landing								
156. Clean carpet - cleaning charge per step	14.00 EA	3.65	51.10	0/NA	Avg.	0%	(0.00)	51.10
Totals: Stairs			421.85				27.40	394.45



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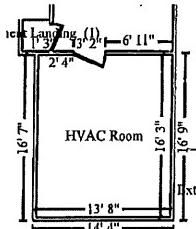
Total: Main Level

4,195.30

709.23

3,486.07

Basement



HVAC Room

Height: 8'

458.61 SF Walls	222.08 SF Ceiling
680.69 SF Walls & Ceiling	222.08 SF Floor
24.68 SY Flooring	56.67 LF Floor Perimeter
59.83 LF Cel. Perimeter	

Door

3' 2" X 6' 4"

Opens into MAIN_BASEMEN

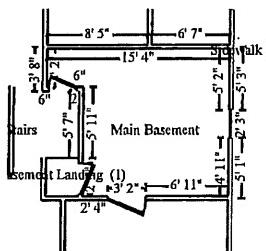
DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
157. Contents - move out then reset	1.00 EA	47.74	47.74	0/NA	Avg.	0%	(0.00)	47.74
158. Deodorize building - Hot thermal fog	1,776.67 CF	0.05	88.83	0/NA	Avg.	0%	(0.00)	88.83
159. Clean concrete the floor	222.08 SF	0.21	46.64	0/NA	Avg.	0%	(0.00)	46.64
160. Clean foundation wall	458.61 SF	0.38	174.27	0/NA	Avg.	0%	(0.00)	174.27
161. Clean door / window opening (per side)	1.00 EA	8.92	8.92	0/NA	Avg.	0%	(0.00)	8.92
162. Clean door (per side)	1.00 EA	4.96	4.96	0/NA	Avg.	0%	(0.00)	4.96
163. Clean door hardware	1.00 EA	4.59	4.59	0/NA	Avg.	0%	(0.00)	4.59
164. Clean floor or roof joist system	222.08 SF	0.67	148.79	0/NA	Avg.	0%	(0.00)	148.79
165. Furnace - check, clean, replace filters and service	1.00 EA	117.12	117.12	0/NA	Avg.	0%	(0.00)	117.12

Totals: HVAC Room

641.86

0.00

641.86



Main Basement

Height: 6' 4"

290.08 SF Walls	159.83 SF Ceiling
449.90 SF Walls & Ceiling	159.83 SF Floor
17.76 SY Flooring	47.00 LF Floor Perimeter
55.17 LF Cel. Perimeter	

Door

2' 5" X 5' 9"

Opens into Exterior

Door

2' 7" X 6' 4"

Opens into BASEMENT_LAN

Door

3' 2" X 6' 4"

Opens into HVAC_ROOM

Window

2' 3" X 4'

Opens into Exterior

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
166. Contents - move out then reset	1.00 EA	47.74	47.74	0/NA	Avg.	0%	(0.00)	47.74
167. Deodorize building - Hot thermal fog	1,012.23 CF	0.05	50.61	0/NA	Avg.	0%	(0.00)	50.61
168. Clean the walls and ceiling	449.90 SF	0.26	116.97	0/NA	Avg.	0%	(0.00)	116.97
169. Clean door / window opening (per side)	5.00 EA	8.92	44.60	0/NA	Avg.	0%	(0.00)	44.60

CAROL_DELP

5/3/2018

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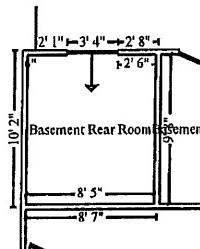


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CONTINUED - Main Basement

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
170. Clean door (per side)	4.00 EA	4.96	19.84	0/N/A	Avg.	0%	(0.00)	19.84
171. Clean door hardware	4.00 EA	4.59	18.36	0/N/A	Avg.	0%	(0.00)	18.36
172. Clean floor	159.83 SF	0.33	52.74	0/N/A	Avg.	0%	(0.00)	52.74
173. R&R Vinyl window - double hung, 9-12 sf	1.00 EA	265.82	265.82	10/30 yrs	Avg.	33.33%	(82.69)	183.13
174. Clean recessed light fixture	4.00 EA	7.28	29.12	0/N/A	Avg.	0%	(0.00)	29.12
Totals: Main Basement			645.80				82.69	563.11



Basement Rear Room

Height: Sloped

288.97 SF Walls	83.23 SF Ceiling
372.19 SF Walls & Ceiling	81.36 SF Floor
9.04 SY Flooring	36.17 LF Floor P
36.61 LF Cel. Perimeter	

Window

3' 4" X 5' 1"

Opens into DECK

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
175. Contents - move out then reset - Small room	1.00 EA	35.84	35.84	0/NA	Avg.	0%	(0.00)	35.84
176. Deodorize building - Hot thermal fog	688.18 CF	0.05	34.41	0/NA	Avg.	0%	(0.00)	34.41
177. Clean the walls and ceiling	372.19 SF	0.26	96.77	0/NA	Avg.	0%	(0.00)	96.77
178. Clean door (per side)	2.00 EA	4.96	9.92	0/NA	Avg.	0%	(0.00)	9.92
179. Clean door / window opening (per side)	3.00 EA	8.92	26.76	0/NA	Avg.	0%	(0.00)	26.76
180. Clean floor	81.36 SF	0.33	26.85	0/NA	Avg.	0%	(0.00)	26.85
181. Clean light fixture	1.00 EA	7.27	7.27	0/NA	Avg.	0%	(0.00)	7.27
182. Clean window unit (per side) 10 - 20 SF	1.00 EA	10.33	10.33	0/NA	Avg.	0%	(0.00)	10.33
Totals: Basement Rear Room			248.15				0.00	248.15

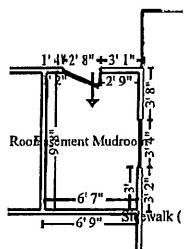
Totals: Basement Rear Room

248.15

0.00 248.15

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**Basement Mudroom****Height: Sloped**

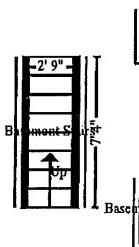
240.23 SF Walls	65.10 SF Ceiling
305.33 SF Walls & Ceiling	63.64 SF Floor
7.07 SY Flooring	26.50 LF Floor Perimeter
32.94 LF Ceil. Perimeter	

Door 2' 8" X 6' 9"
Window - Goes to Floor 3' 4" X 5'

Opens into DECK
Opens into Exterior

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
183. Contents - move out then reset - Small room	1.00 EA	35.84	35.84	0/NA Avg.		0%	(0.00)	35.84
184. Deodorize building - Hot thermal fog	538.28 CF	0.05	26.91	0/NA Avg.		0%	(0.00)	26.91
185. Clean part of the walls	158.47 SF	0.26	41.20	0/NA Avg.		0%	(0.00)	41.20
186. Seal & paint paneling	134.37 SF	0.88	118.25	5/15 yrs Avg.		33.33%	(39.42)	78.83
Less wall opening								
187. Clean siding - wood	81.76 SF	0.26	21.26	0/NA Avg.		0%	(0.00)	21.26
188. Seal & paint wood siding	81.76 SF	1.03	84.21	5/15 yrs Avg.		33.33%	(28.07)	56.14
189. Clean floor or roof joist system	65.10 SF	0.67	43.62	0/NA Avg.		0%	(0.00)	43.62
190. Seal floor or ceiling joist system	65.10 SF	0.92	59.89	5/15 yrs Avg.		33.33%	(19.96)	39.93
191. Clean concrete / floor	63.64 SF	0.21	13.36	0/NA Avg.		0%	(0.00)	13.36
192. Clean door / window opening (per side)	3.00 EA	8.92	26.76	0/NA Avg.		0%	(0.00)	26.76
193. Clean door (per side)	2.00 EA	4.96	9.92	0/NA Avg.		0%	(0.00)	9.92
194. Clean door hardware	2.00 EA	4.59	9.18	0/NA Avg.		0%	(0.00)	9.18
195. R&R Vinyl window - double hung, 13-19 sf	1.00 EA	306.20	306.20	10/30 yrs Avg.		33.33%	(96.15)	210.05
196. Add on for grid (double or triple glazed windows)	16.70 SF	2.35	39.25	10/30 yrs Avg.		33.33%	(13.08)	26.17

Totals: Basement Mudroom 835.85 196.68 639.17

**Basement Stairs****Height: Sloped**

115.50 SF Walls	36.55 SF Ceiling
152.05 SF Walls & Ceiling	46.75 SF Floor
5.19 SY Flooring	22.15 LF Floor Perimeter
26.58 LF Cel. Perimeter	

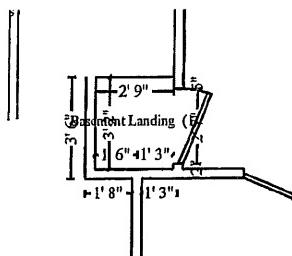
Missing Wall 2' 9" X 7'
Missing Wall 2' 9" X 7'

Opens into Exterior
Opens into Exterior



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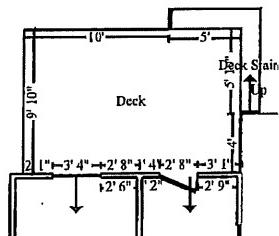


Subroom: Basement Landing (1)

Height: 6' 10"

45.71 SF Walls	8.71 SF Ceiling
54.42 SF Walls & Ceiling	8.71 SF Floor
0.97 SY Flooring	6.50 LF Floor Perimeter
9.08 LF Ceil. Perimeter	

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
197. Deodorize building - Hot thermal fog	228.78 CF	0.05	11.44	0/NA Avg.	0%	(0.00)	11.44	
198. Clean stair riser - per side - per LF	32.00 LF	0.38	12.16	0/NA Avg.	0%	(0.00)	12.16	
199. Clean stair tread - per side - per LF	32.00 LF	0.45	14.40	0/NA Avg.	0%	(0.00)	14.40	
200. Clean stair stringer - per side	18.67 LF	0.61	11.39	0/NA Avg.	0%	(0.00)	11.39	
201. Seal & paint stair stringer - one side	18.67 LF	3.15	58.81	5/15 yrs Avg.	33.33%	(19.60)	39.21	
202. Clean handrail - wall mounted	9.33 LF	0.37	3.45	0/NA Avg.	0%	(0.00)	3.45	
203. Handrail - wall mounted - Detach & reset	9.33 LF	4.57	42.64	0/NA Avg.	0%	(0.00)	42.64	
204. Clean the walls and ceiling	206.46 SF	0.26	53.68	0/NA Avg.	0%	(0.00)	53.68	
Square footage to clean walls includes the baseboard.								
205. Seal/prime then paint the walls and ceiling (2 coats)	206.46 SF	0.70	144.52	5/15 yrs Avg.	33.33%	(48.17)	96.35	
206. Clean floor	8.71 SF	0.33	2.87	0/NA Avg.	0%	(0.00)	2.87	
Main level landing								
Totals: Basement Stairs			355.36			67.77	287.59	



Deck

Height: 3'

50.00 LF Floor Perimeter

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Window	3' 4" X 5' 1"							
Door	2' 8" X 6' 9"							
Missing Wall	5' 10" X 3'							
Missing Wall	5' X 3'							
207. Clean with pressure/chemical spray	147.50 SF	0.25	36.88	0/NA Avg.	0%	(0.00)	36.88	

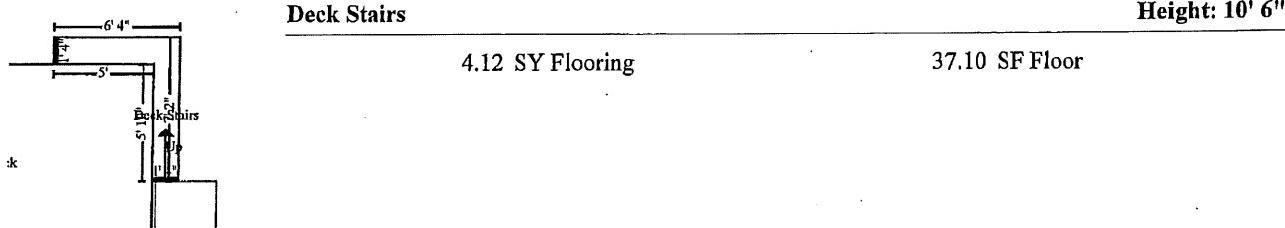


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CONTINUED - Deck

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
To clean deck stairs from asphalt siding melting on the same.								
Totals: Deck			36.88			0.00		36.88

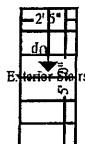


Missing Wall	5' X 10' 6"	Opens into DECK
Missing Wall	1' 4" X 10' 6"	Opens into Exterior
Missing Wall	6' 4" X 10' 6"	Opens into Exterior
Missing Wall	7' 2" X 10' 6"	Opens into Exterior
Missing Wall	1' 4" X 10' 6"	Opens into Exterior
Missing Wall	5' 10" X 10' 6"	Opens into DECK

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
208. Clean with pressure/chemical spray To clean deck stairs from asphalt siding melting on the same.	37.10 SF	0.25	9.28	0/NA	Avg.	0%	(0.00)	9.28
Totals: Deck Stairs			9.28				0.00	9.28

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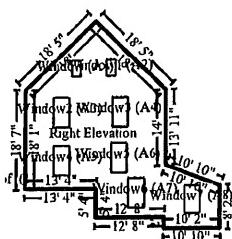
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**Exterior Stairs****Height: 12' 4"**

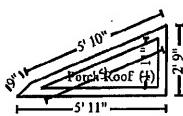
14.10 SF Walls & Ceiling	14.10 SF Ceiling
3.58 SY Flooring	32.22 SF Floor

Missing Wall	2' 5" X 12' 4 1/2"	Opens into Exterior
Missing Wall	5' 10" X 12' 4 1/2"	Opens into Exterior
Missing Wall	2' 5" X 12' 4 1/2"	Opens into Exterior
Missing Wall	5' 10" X 12' 4 1/2"	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
209. Clean with pressure/chemical spray To clean sidewalk and stairs from asphalt siding melting on the same.	149.40 SF	0.25	37.35	0/NA	Avg.	0%	(0.00)	37.35
Totals: Exterior Stairs			37.35				0.00	37.35
Total: Basement			2,810.53				347.14	2,463.39
Total: SKETCH1			12,432.33				2,017.90	10,414.43

Elevations**Exterior****Right Elevation****Height: 8'**

1040.44 SF Walls	795.52 SF Ceiling
1835.96 SF Walls & Ceiling	688.02 SF Floor
76.45 SY Flooring	130.06 LF Floor Perimeter
130.06 LF Ceil. Perimeter	

**Subroom: Porch Roof (1)****Height: 8'**

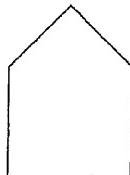
92.45 SF Walls	4.44 SF Ceiling
96.88 SF Walls & Ceiling	4.44 SF Floor
0.49 SY Flooring	11.56 LF Floor Perimeter
11.56 LF Ceil. Perimeter	



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DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
210. R&R Builder board - 1/2" (composition or fiberboard sheathing)	692.46 SF	1.46	1,011.00	68/150 yrs Avg.		45.33%	(420.65)	590.35
To replace the abandoned surface which is a fiberboard sheathing that resembles a shingle.								
211. R&R Siding - vinyl	692.46 SF	3.43	2,375.14	10/50 yrs Avg.		20%	(427.94)	1,947.20
212. Siding Installer - per hour	2.00 HR	69.46	138.92	0/NA Avg.		0%	(0.00)	138.92
Additional labor to manipulate ladder system for three story elevation.								
213. R&R Wrap wood window frame & trim with aluminum sheet	8.00 EA	165.94	1,327.52	10/50 yrs Avg.		20%	(223.98)	1,103.54
214. R&R Fascia - metal - 6"	57.00 LF	4.06	231.42	10/50 yrs Avg.		20%	(43.32)	188.10
215. R&R Soffit - vinyl	42.00 SF	4.05	170.10	10/50 yrs Avg.		20%	(32.00)	138.10
216. Meter base and main disconnect - Detach & reset	1.00 EA	213.49	213.49	0/NA Avg.		0%	(0.00)	213.49
217. R&R Gutter / downspout - aluminum - up to 5"	8.00 LF	5.11	40.88	68/25 yrs Avg.		90% [M]	(33.98)	6.90
Along the right elevation from front downspouts								
Totals: Right Elevation			5,508.47				1,181.87	4,326.60
Total: Exterior			5,508.47				1,181.87	4,326.60



Front Elevation

206.28 SF Walls
 293.33 SF Long Wall
 16.00 LF Cel. Perimeter

Formula Elevation 16' x 18' 4" x 0"

13.00 LF Floor Perimeter
 293.33 SF Short Wall

Missing Wall - Goes to neither Floor/Ceiling	(2) 3' X 5' 6"	Opens into Exterior
Missing Wall - Goes to neither Floor/Ceiling	5' 8" X 5' 10"	Opens into Exterior
Missing Wall - Goes to Floor	3' X 7'	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
218. Exterior light fixture - Detach & reset	1.00 EA	51.86	51.86	0/NA Avg.		0%	(0.00)	51.86
219. Meter mast for overhead power - Detach & reset	1.00 EA	378.30	378.30	0/NA Avg.		0%	(0.00)	378.30
220. R&R Gutter / downspout - aluminum - up to 5"	21.83 LF	5.11	111.55	10/25 yrs Avg.		40%	(41.22)	70.33
221. R&R Gutter / downspout - half round - aluminum - 6"	32.00 LF	10.59	338.88	68/25 yrs Avg.		90% [M]	(293.76)	45.12
222. R&R Soffit - vinyl	18.67 SF	4.05	75.61	0/50 yrs Avg.		0%	(0.00)	75.61
223. R&R Fascia - metal - 6"	32.00 LF	4.06	129.92	10/50 yrs Avg.		20%	(24.32)	105.60
224. R&R Builder board - 1/2" (composition or fiberboard sheathing)	206.28 SF	1.46	301.17	68/150 yrs Avg.		45.33%	(125.31)	175.86
To replace the abandoned surface which is a fiberboard sheathing that resembles a shingle.								
225. R&R Siding - vinyl	206.28 SF	3.43	707.55	10/50 yrs Avg.		20%	(127.48)	580.07



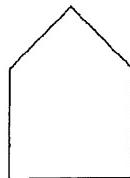
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CONTINUED - Front Elevation

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Totals: Front Elevation			2,094.84				612.09	1,482.75



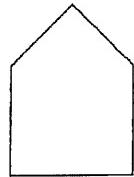
Rear Elevation

207.00 SF Walls
240.00 SF Long Wall
16.00 LF Cel. Perimeter

Formula Elevation 16' x 15' x 0"

16.00 LF Floor Perimeter
240.00 SF Short Wall

Missing Wall - Goes to neither Floor/Ceiling (2) 3' X 5' 6"



Subroom 1: Rear Lower

82.00 SF Walls
124.00 SF Long Wall
16.00 LF Cel. Perimeter

Opens into Exterior

Formula Elevation 16' x 7' 9" x 0"

12.50 LF Floor Perimeter
124.00 SF Short Wall

Missing Wall - Goes to Floor

3' 6" X 7'

Opens into Exterior

Missing Wall - Goes to neither Floor/Ceiling 3' 4" X 5' 3"

Opens into Exterior

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
226. R&R Builder board - 1/2" (composition or fiberboard sheathing)	289.00 SF	1.46	421.94	68/150 yrs Avg.		45.33%	(175.56)	246.38
To replace the abandoned surface which is a fiberboard sheathing that resembles a shingle.								
227. R&R Siding - vinyl	289.00 SF	3.43	991.27	10/50 yrs Avg.		20%	(178.60)	812.67
228. R&R Wrap wood window frame & trim with aluminum sheet	3.00 EA	165.94	497.82	10/50 yrs Avg.		20%	(83.99)	413.83
229. R&R Fascia - metal - 6"	32.00 LF	4.06	129.92	10/50 yrs Avg.		20%	(24.32)	105.60
230. R&R Soffit - vinyl	29.33 SF	4.05	118.79	10/50 yrs Avg.		20%	(22.35)	96.44
231. R&R Exterior light fixture	1.00 EA	85.67	85.67	10/20 yrs Avg.		50%	(37.91)	47.76
232. R&R Gutter / downspout - aluminum - up to 5"	15.00 LF	5.11	76.65	68/25 yrs Avg.		90% [M]	(63.72)	12.93

CAROL DELP

5/3/2018

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CONTINUED - Rear Elevation

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
233. R&R Gutter / downspout - half round - aluminum - 6"	32.00 LF	10.59	338.88	68/25 yrs	Avg.	90% [M]	(293.76)	45.12
Totals: Rear Elevation			2,660.94				880.21	1,780.73
Total: Elevations			10,264.25				2,674.17	7,590.08

General Items

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
234. Lead Paint Safety (Bid Item)	1.00 EA	0.00	0.00	0/NA	Avg.	0%	(0.00)	0.00
235. Dumpster load - Approx. 30 yards, 5-7 tons of debris For demolition, debris removal and repairs.	1.00 EA	694.00	694.00	0/NA	Avg.	NA	(0.00)	694.00
Totals: General Items			694.00				0.00	694.00

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
236. Heat, vent, & air cond. labor minimum*	1.00 EA	106.13	106.13	0/NA	Avg.	0%	(0.00)	106.13
Totals: Labor Minimums Applied			106.13				0.00	106.13
Line Item Totals: CAROL_DELP			26,587.44				5,704.07	20,883.37

[%] - Indicates that depreciate by percent was used for this item

[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item



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Grand Total Areas:

5,147.71 SF Walls	2,592.79 SF Ceiling	7,740.50 SF Walls and Ceiling
2,461.91 SF Floor	273.55 SY Flooring	747.53 LF Floor Perimeter
657.33 SF Long Wall	657.33 SF Short Wall	807.16 LF Ceil. Perimeter
2,461.91 Floor Area	2,600.03 Total Area	4,284.77 Interior Wall Area
8,212.96 Exterior Wall Area	517.48 Exterior Perimeter of Walls	
2,421.62 Surface Area	24.22 Number of Squares	305.62 Total Perimeter Length
35.25 Total Ridge Length	13.08 Total Hip Length	

Coverage	Item Total	%	ACV Total	%
AA-Dwelling	26,549.41	99.86%	25,679.63	99.81%
A9-Dwelling - Mold	0.00	0.00%	0.00	0.00%
BB-Other Structures	0.00	0.00%	0.00	0.00%
B9-Other Structures - Mold	0.00	0.00%	0.00	0.00%
CC-Personal Property	38.03	0.14%	48.38	0.19%
C9-Unscheduled Personal Property - Mold	0.00	0.00%	0.00	0.00%
DD-Fair Rental Value	0.00	0.00%	0.00	0.00%
D9-Additional Living Expense - Mold	0.00	0.00%	0.00	0.00%
FF-Fire Department Service Charge	0.00	0.00%	0.00	0.00%
RP-Replacement Provision	0.00	0.00%	0.00	0.00%
XX-Liability	0.00	0.00%	0.00	0.00%
X9-Liability - Mold	0.00	0.00%	0.00	0.00%
YY-Guest Medical	0.00	0.00%	0.00	0.00%
Y9-Guest Medical - Mold	0.00	0.00%	0.00	0.00%
Total	26,587.44	100.00%	25,728.01	100.00%

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Summary for**AA-Dwelling****Summary for All Items**

Line Item Total	26,549.41
Material Sales Tax	453.12
Cleaning Mtl Tax	5.40
General Contractor Overhead	2,700.90
General Contractor Profit	2,700.90
Cleaning Sales Tax	299.06
Replacement Cost Value	\$32,708.79
Less Depreciation	(7,029.16)
Actual Cash Value	\$25,679.63
Less Deductible	(500.00)
Net Claim	\$25,179.63
Total Recoverable Depreciation	7,029.16
Net Claim if Depreciation is Recovered	\$32,208.79

 Ryan Kajunski


Northeast Property Market Claim Office

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 Malvern, Pennsylvania 19355
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**Summary for
 CC-Personal Property
 Summary for All Items**

Line Item Total	38.03
Cleaning Mtl Tax	0.01
General Contractor Overhead	3.80
General Contractor Profit	3.80
Cleaning Sales Tax	2.74
Replacement Cost Value	\$48.38
Less Non-recoverable Depreciation	<0.00>
Actual Cash Value	\$48.38
Net Claim	\$48.38

Ryan Kajunski



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Recap of Taxes, General Contractor Overhead and Profit

	GC Overhead (10%)	GC Profit (10%)	Material Sales Tax (6%)	Cleaning Mtl Tax (6%)	Cleaning Sales Tax (6%)	Clothing Acc Tax (6%)	Manuf. Home Tax (6%)	Storage Rental Tax (6%)
Line Items	2,704.70	2,704.70	453.12	5.41	301.80	0.00	0.00	0.00
Total	2,704.70	2,704.70	453.12	5.41	301.80	0.00	0.00	0.00



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Recap by Room

Estimate: CAROL_DELP

Area: Source - Eagle View

Area: Source - Eagle View

R3

Coverage: AA-Dwelling

100.00% =	3,090.73	11.62%
	3,090.73	

Area Subtotal: Source - Eagle View

Coverage: AA-Dwelling

100.00% =	3,090.73	11.62%
	3,090.73	

Area Subtotal: Source - Eagle View

Coverage: AA-Dwelling

100.00% =	3,090.73	11.62%
	3,090.73	

Area: SKETCH1

Area: Second Floor

Rear Bedroom

Coverage: AA-Dwelling

100.00% =	1,705.81	6.42%
	1,705.81	

Front Bedroom

Coverage: AA-Dwelling

100.00% =	1,571.87	5.91%
	1,571.87	

Second Floor Hall

Coverage: AA-Dwelling

100.00% =	114.35	0.43%
	114.35	

Attic Stairs

Coverage: AA-Dwelling

100.00% =	459.72	1.73%
	459.72	

Area Subtotal: Second Floor

Coverage: AA-Dwelling

100.00% =	3,851.75	14.49%
	3,851.75	

Area: Attic

Attic1

Coverage: AA-Dwelling

100.00% =	1,574.75	5.92%
	1,574.75	

Area Subtotal: Attic

Coverage: AA-Dwelling

100.00% =	1,574.75	5.92%
	1,574.75	

Area: Main Level

Living Room

Coverage: AA-Dwelling

100.00% =	1,393.45	5.24%
	1,393.45	

Bath

Coverage: AA-Dwelling

100.00% =	460.06	1.73%
	460.06	

Kitchen

100.00% =	1,779.92	6.69%
	1,779.92	

CAROL_DELP

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Coverage: AA-Dwelling	97.86% =	1,741.89	
Coverage: CC-Personal Property	2.14% =	38.03	
Basement Landing		140.02	0.53%
Coverage: AA-Dwelling	100.00% =	140.02	
Stairs		421.85	1.59%
Coverage: AA-Dwelling	100.00% =	421.85	
Area Subtotal: Main Level		4,195.30	15.78%
Coverage: AA-Dwelling	99.09% =	4,157.27	
Coverage: CC-Personal Property	0.91% =	38.03	
Area: Basement			
HVAC Room		641.86	2.41%
Coverage: AA-Dwelling	100.00% =	641.86	
Main Basement		645.80	2.43%
Coverage: AA-Dwelling	100.00% =	645.80	
Basement Rear Room		248.15	0.93%
Coverage: AA-Dwelling	100.00% =	248.15	
Basement Mudroom		835.85	3.14%
Coverage: AA-Dwelling	100.00% =	835.85	
Basement Stairs		355.36	1.34%
Coverage: AA-Dwelling	100.00% =	355.36	
Deck		36.88	0.14%
Coverage: AA-Dwelling	100.00% =	36.88	
Deck Stairs		9.28	0.03%
Coverage: AA-Dwelling	100.00% =	9.28	
Exterior Stairs		37.35	0.14%
Coverage: AA-Dwelling	100.00% =	37.35	
Area Subtotal: Basement		2,810.53	10.57%
Coverage: AA-Dwelling	100.00% =	2,810.53	
Area Subtotal: SKETCH1		12,432.33	46.76%
Coverage: AA-Dwelling	99.69% =	12,394.30	
Coverage: CC-Personal Property	0.31% =	38.03	
Area: Elevations			
Area: Exterior			
Right Elevation		5,508.47	20.72%
Coverage: AA-Dwelling	100.00% =	5,508.47	
Area Subtotal: Exterior		5,508.47	20.72%
Coverage: AA-Dwelling	100.00% =	5,508.47	
Front Elevation		2,094.84	7.88%



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Coverage: AA-Dwelling	100.00% =	2,094.84	
Rear Elevation		2,660.94	10.01%
Coverage: AA-Dwelling	100.00% =	2,660.94	
Area Subtotal: Elevations		10,264.25	38.61%
Coverage: AA-Dwelling	100.00% =	10,264.25	
General Items		694.00	2.61%
Coverage: AA-Dwelling	100.00% =	694.00	
Labor Minimums Applied		106.13	0.40%
Coverage: AA-Dwelling	100.00% =	106.13	
Subtotal of Areas		26,587.44	100.00%
Coverage: AA-Dwelling	99.86% =	26,549.41	
Coverage: CC-Personal Property	0.14% =	38.03	
Total		26,587.44	100.00%

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Recap by Category with Depreciation

General Contractor O&P Items		RCV	Deprec.	ACV
ACOUSTICAL TREATMENTS		59.07		47.26
Coverage: AA-Dwelling	@ 100.00% =	59.07		
APPLIANCES		69.07		69.07
Coverage: AA-Dwelling	@ 100.00% =	69.07		
CONT: CLEAN APPLIANCES		38.03		38.03
Coverage: CC-Personal Property	@ 100.00% =	38.03		
CLEANING		4,146.65		4,146.65
Coverage: AA-Dwelling	@ 100.00% =	4,146.65		
CONTENT MANIPULATION		465.64		465.64
Coverage: AA-Dwelling	@ 100.00% =	465.64		
GENERAL DEMOLITION		2,571.94		2,571.94
Coverage: AA-Dwelling	@ 100.00% =	2,571.94		
ELECTRICAL		636.68	8.98	627.70
Coverage: AA-Dwelling	@ 100.00% =	636.68		
FINISH CARPENTRY / TRIMWORK		95.56		95.56
Coverage: AA-Dwelling	@ 100.00% =	95.56		
FRAMING & ROUGH CARPENTRY		1,591.58	721.52	870.06
Coverage: AA-Dwelling	@ 100.00% =	1,591.58		
HEAT, VENT & AIR CONDITIONING		223.25		223.25
Coverage: AA-Dwelling	@ 100.00% =	223.25		
INSULATION		12.93	0.86	12.07
Coverage: AA-Dwelling	@ 100.00% =	12.93		
LIGHT FIXTURES		127.68	37.91	89.77
Coverage: AA-Dwelling	@ 100.00% =	127.68		
PAINTING		4,319.49	785.09	3,534.40
Coverage: AA-Dwelling	@ 100.00% =	4,319.49		
ROOFING		2,568.37	1,012.00	1,556.37
Coverage: AA-Dwelling	@ 100.00% =	2,568.37		
SIDING		5,348.93	1,041.99	4,306.94
Coverage: AA-Dwelling	@ 100.00% =	5,348.93		
SOFFIT, FASCIA, & GUTTER		1,667.10	872.75	794.35
Coverage: AA-Dwelling	@ 100.00% =	1,667.10		
WINDOW TREATMENT		581.20	523.08	58.12
Coverage: AA-Dwelling	@ 100.00% =	581.20		
WINDOWS - VINYL		2,064.27	688.08	1,376.19
Coverage: AA-Dwelling	@ 100.00% =	2,064.27		
General Contractor O&P Items Subtotal		26,587.44	5,704.07	20,883.37
Material Sales Tax		453.12	153.41	299.71
Coverage: AA-Dwelling	@ 100.00% =	453.12		
Cleaning Mtl Tax		5.41		5.41
Coverage: AA-Dwelling	@ 99.82% =	5.40		



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Coverage: CC-Personal Property	@	0.18% =	0.01		
General Contractor Overhead			2,704.70	585.84	2,118.86
Coverage: AA-Dwelling	@	99.86% =	2,700.90		
Coverage: CC-Personal Property	@	0.14% =	3.80		
General Contractor Profit			2,704.70	585.84	2,118.86
Coverage: AA-Dwelling	@	99.86% =	2,700.90		
Coverage: CC-Personal Property	@	0.14% =	3.80		
Cleaning Sales Tax			301.80		301.80
Coverage: AA-Dwelling	@	99.09% =	299.06		
Coverage: CC-Personal Property	@	0.91% =	2.74		
Total			32,757.17	7,029.16	25,728.01

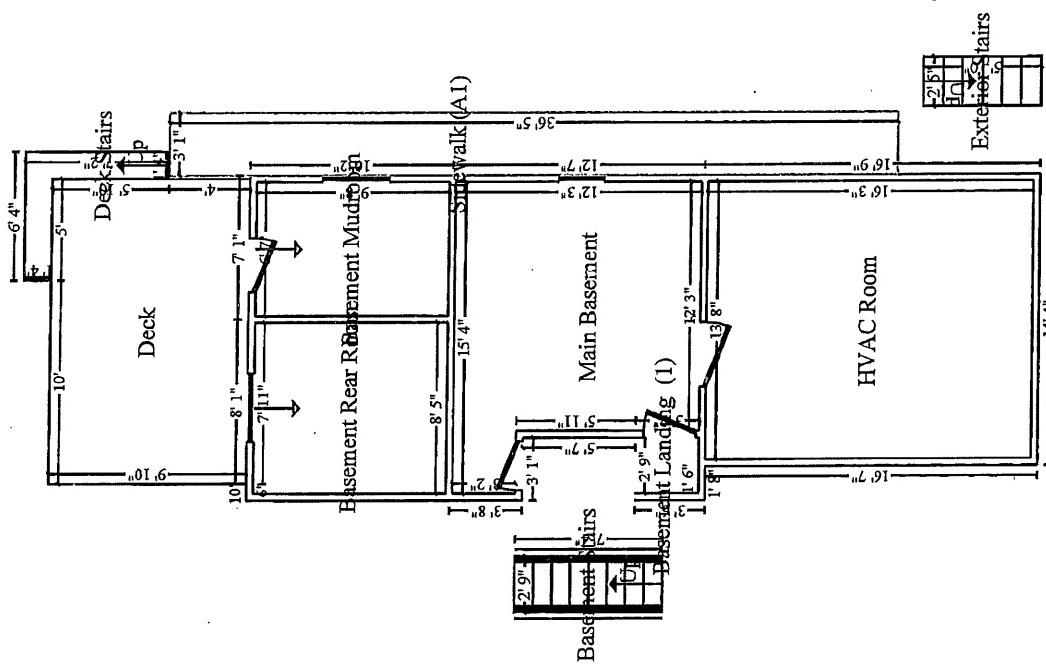
Depending upon the circumstances of your loss, our estimate may or may not include an amount for general contractor's overhead and profit. If you have questions regarding general contractor's overhead and profit and whether the services of a general contractor are appropriate for your loss, please contact your claim representative before proceeding with repairs.

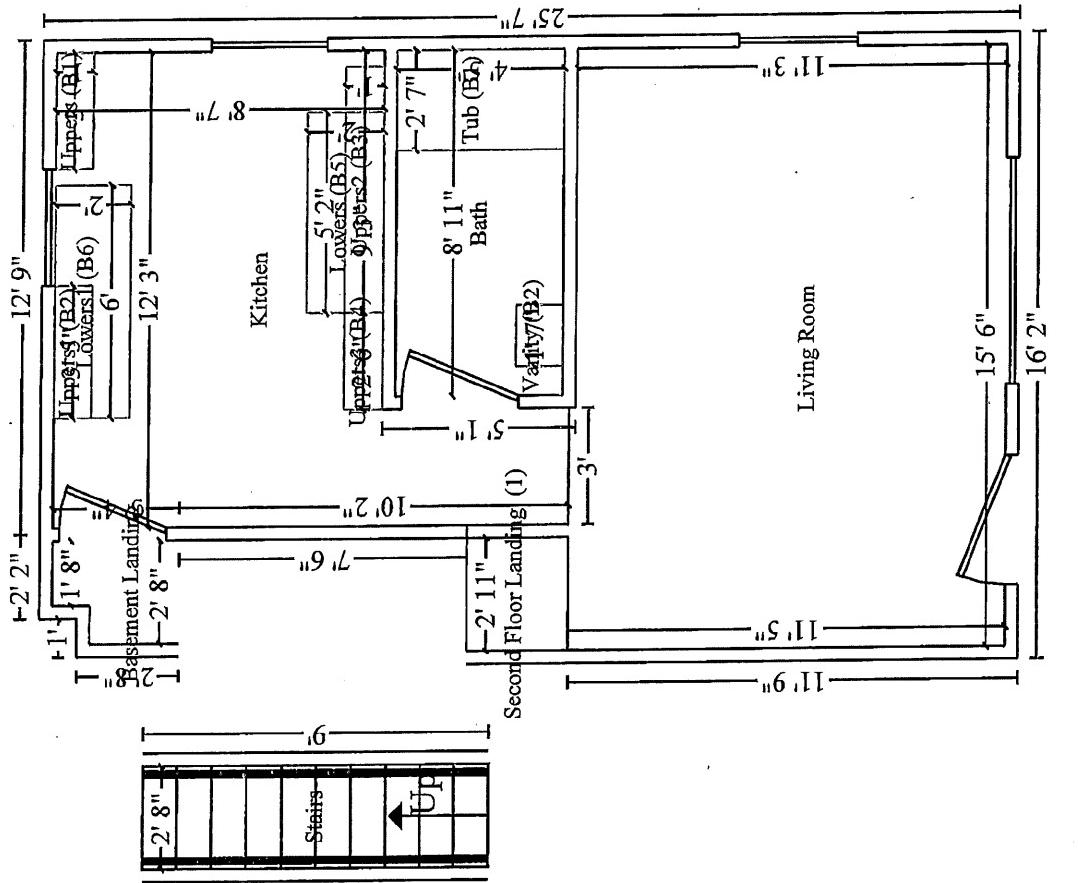
Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Specialized skill, licensing or certification may be needed of any contractor(s) that you retain, for instance, to identify the presence and nature of any potential contaminants, toxins, pollutants, or other hazards that may be encountered during the course of the work, or to utilize appropriate work practices and procedures during the course of the work. Check with your local or State public health or environmental agency regarding potential hazards, including contractor qualifications and other requirements. For your safety, it is prudent to avoid areas where damaged structures, materials or unknown substances may be present, and to not disturb such structures, material, or unknown substances until your contractors have inspected the work site.

The suggestions above are provided only for your consideration. They in no way supplement, alter or modify your existing coverage. Your insurance policy is the legal contract that contains the terms and limitations of your coverage.

If you have any concerns about the grade of flooring on your estimate, you may take advantage of a free service that will provide you with a more specific analysis. To use this option, please keep a 12" x 12" sample of your damaged flooring, and notify your Allstate adjuster that you would like the additional analysis.



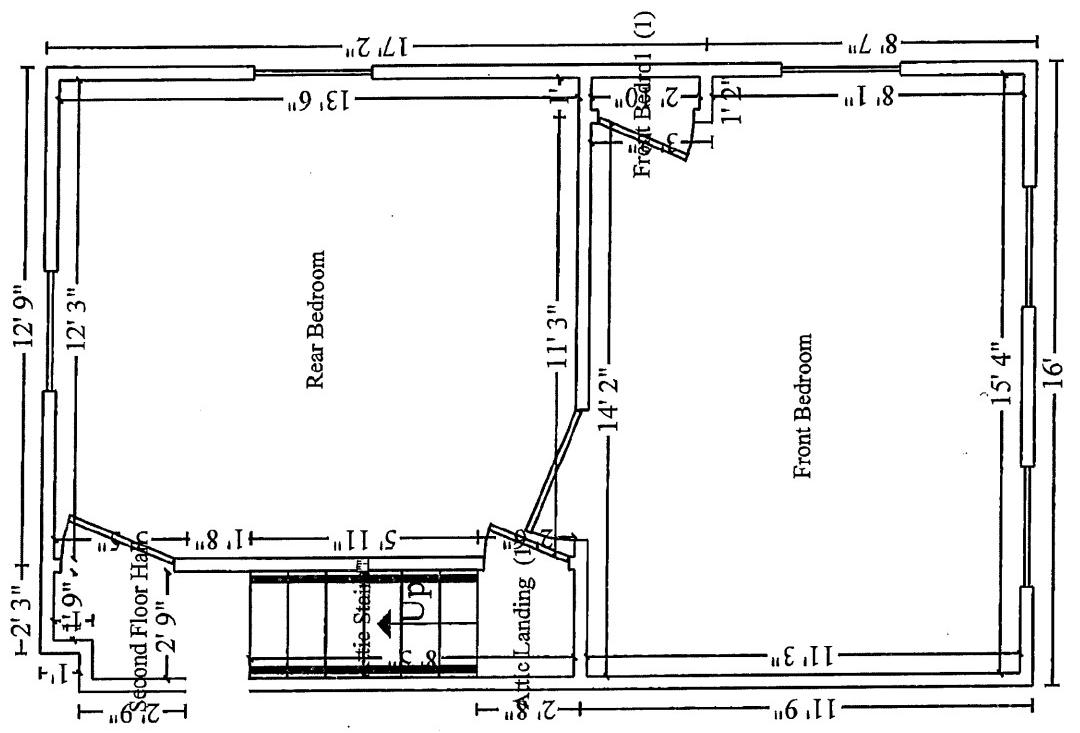


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Main Level

CAROL_DELP

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Second Floor

CAROL_DELP

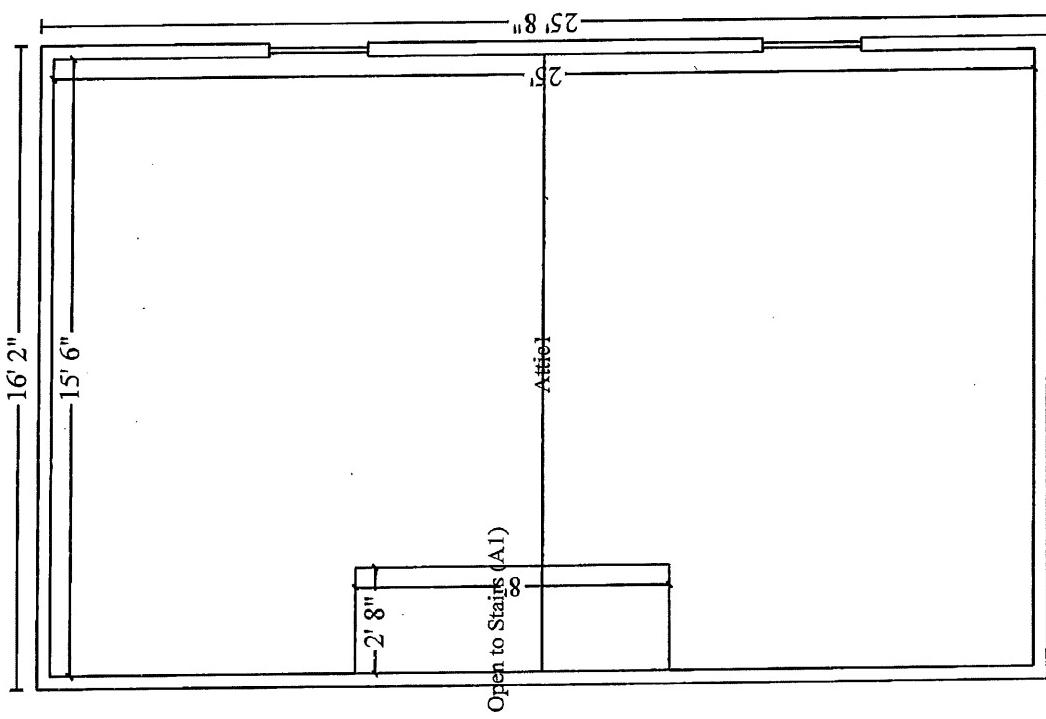
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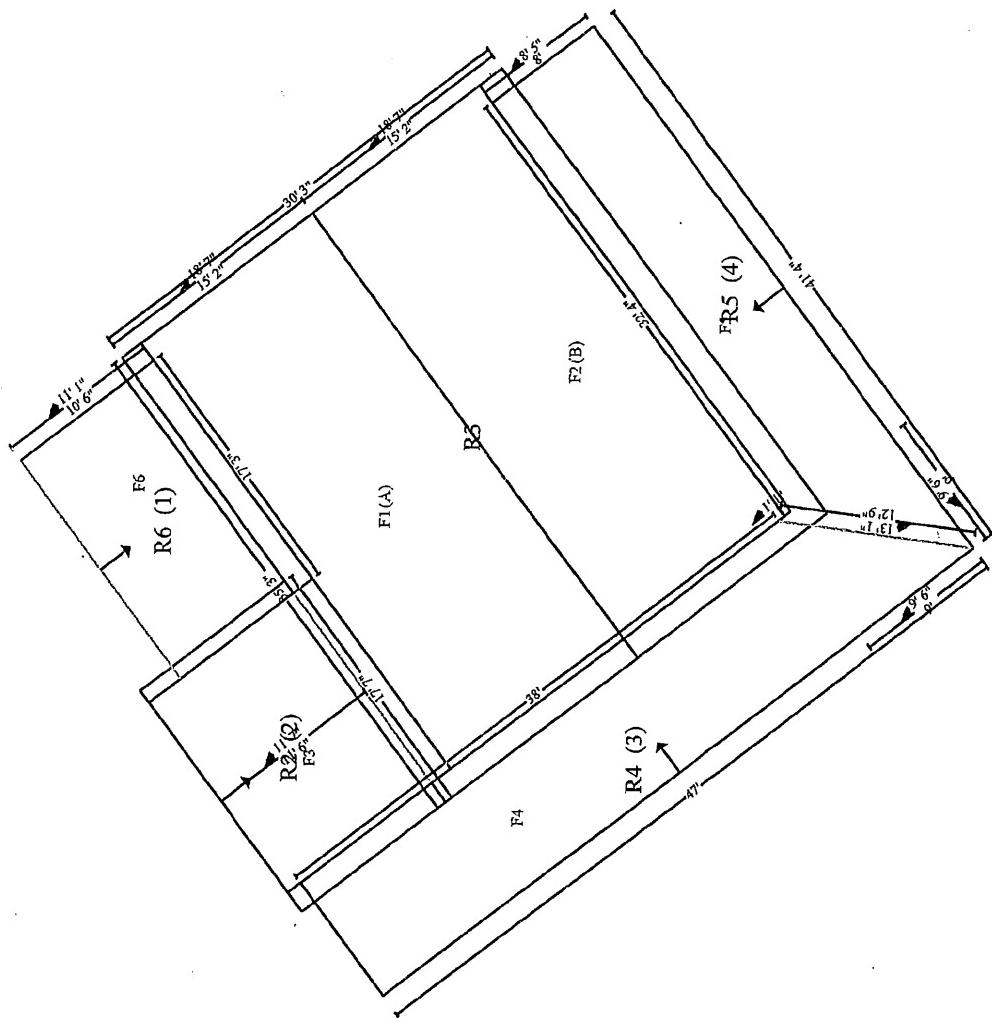
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5/3/2018





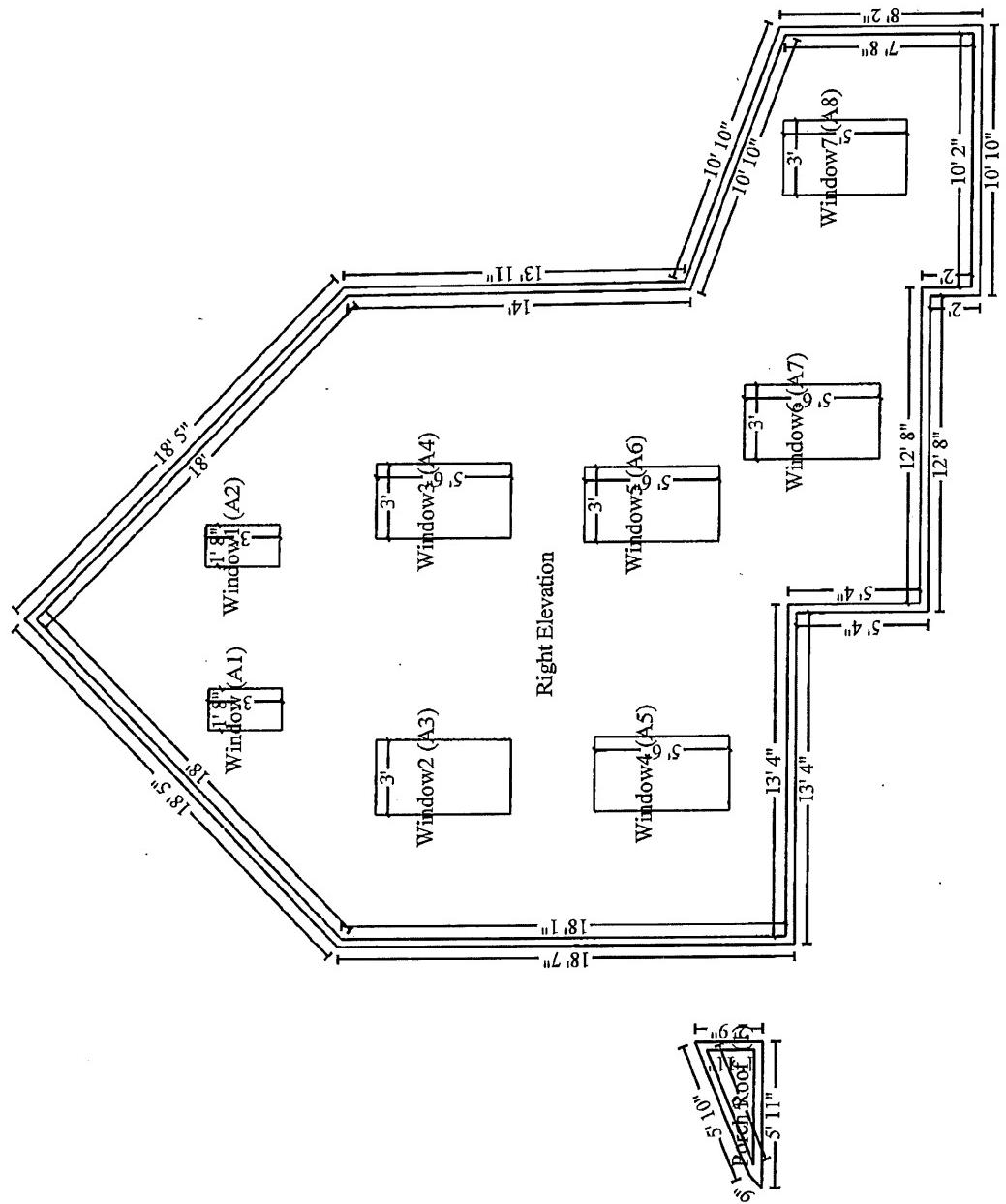
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Source - Eagle View

CAROL_DELP

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Elevations - Exterior



Exterior

CAROL DELP.

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5/3/2018



Northeast Property Market Claim Office

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 Phone: (800) 280-0714
 Fax: (866) 547-5534

Insured: CAROL DELP
 Property: 496 S WYOMISSING AVE
 SHILLINGTON, PA 19607-3264
 Home: 225 BLIMLINE RD
 MOHNTON, PA 19540-7809

Home: (610) 777-3120
 E-mail: GYPSYSMOM9@VERIZON.NET

Claim Rep.: Ryan Kajunski
 Company: Allstate Insurance Company
 Business: 1200 Atwater Dr Ste 110
 Malvern, PA 19355

Business: (610) 944-4100
 E-mail: claims@claims.allstate.com

Estimator: Ryan Kajunski
 Company: Allstate Insurance Company
 Business: 1200 Atwater Dr Ste 110
 Malvern, PA 19355

Business: (610) 944-4100
 E-mail: claims@claims.allstate.com

Claim Number: 0498574425

Policy Number: 000908711469

Type of Loss: Fire

Date Contacted: 4/26/2018

Date of Loss: 4/13/2018 4:30 PM

Date Received: 4/14/2018 9:22 AM

Date Inspected: 4/27/2018

Date Entered: 4/19/2018 1:45 PM

Date Est. Completed: 6/7/2018 1:39 PM

Price List: PARE8X_APRI18

Restoration/Service/Remodel

Estimate: CAROL_DELP

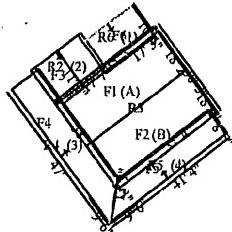
Allstate is dedicated to providing you with outstanding service throughout the claim handling process. If you have any questions regarding this estimate, or if there are differences with the estimate provided by your repair person of choice, or if additional damage is found during the repair process, please contact us at (610) 944-4100.

Thank you,
 Ryan Kajunski

If you like, Allstate can refer an approved vendor who offers a workmanship guarantee. (This option may not be available in all areas or for all losses.)

**Northeast Property Market Claim Office**

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CAROL_DELP**Source - Eagle View****Source - Eagle View****R3**

2421.62 Surface Area	24.22 Number of Squares
305.62 Total Perimeter Length	35.25 Total Ridge Length
13.08 Total Hip Length	

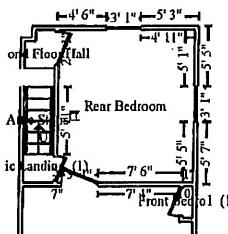
DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
1. Tear off composition shingles (no haul off)	8.45 SQ	29.46	248.94	0/NA Avg.	NA	(0.00)	248.94	
2. 3 tab - 25 yr. - comp. shingle roofing - w/out felt	9.33 SQ	185.64	1,732.02	10/25 yrs Avg.	40%	(692.81)	1,039.21	
3. Roofing felt - 15 lb.	8.45 SQ	27.04	228.49	10/20 yrs Avg.	50%	(114.25)	114.24	
4. Flashing - pipe jack	1.00 EA	35.35	35.35	10/35 yrs Avg.	28.57%	(10.10)	25.25	
5. Digital satellite system - Detach & reset	1.00 EA	29.87	29.87	0/NA Avg.	0%	(0.00)	29.87	
6. R&R Drip edge	100.75 LF	2.19	220.65	10/35 yrs Avg.	28.57%	(55.56)	165.09	
7. Remove Additional charge for high roof (2 stories or greater)	6.54 SQ	4.15	27.14	0/NA Avg.	NA	(0.00)	27.14	
8. Additional charge for high roof (2 stories or greater)	6.54 SQ	16.31	106.67	0/NA Avg.	40% [%]	(42.67)	64.00	
9. Remove Additional charge for steep roof - 7/12 to 9/12 slope	6.54 SQ	10.99	71.87	0/NA Avg.	NA	(0.00)	71.87	
10. Additional charge for steep roof - 7/12 to 9/12 slope	6.54 SQ	36.93	241.52	0/NA Avg.	40% [%]	(96.61)	144.91	
237. Chimney flashing - small (24" x 24")	1.00 EA	261.08	261.08	10/35 yrs Avg.	28.57%	(74.59)	186.49	
238. Flashing - L flashing - galvanized	17.25 LF	3.40	58.65	10/35 yrs Avg.	28.57%	(16.76)	41.89	
Totals: R3			3,262.25			1,103.35	2,158.90	
Total: Source - Eagle View			3,262.25			1,103.35	2,158.90	
Total: Source - Eagle View			3,262.25			1,103.35	2,158.90	

SKETCH1**Second Floor**



Northeast Property Market Claim Office

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Rear Bedroom

Height: 8' 3"

332.32 SF Walls	165.38 SF Ceiling
497.69 SF Walls & Ceiling	165.38 SF Floor
18.38 SY Flooring	43.08 LF Floor Perimeter
51.50 LF Ceil. Perimeter	

Door	2' 11" X 7'	Opens into SECOND_FLOOR
Door	2' 2" X 7'	Opens into ATTIC_LANDING
Door	3' 4" X 6' 11"	Opens into FRONT_BEDROOM
Window	3' 1" X 5' 6"	Opens into Exterior
Window	3' 1" X 5' 6"	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
11. Contents - move out then reset	1.00 EA	47.74	47.74	0/NA	Avg.	0%	(0.00)	47.74
12. Deodorize building - Hot thermal fog	1,364.34 CF	0.05	68.22	0/NA	Avg.	0%	(0.00)	68.22
13. R&R Vinyl window - double hung, 9-12 sf	2.00 EA	265.82	531.64	10/30 yrs	Avg.	33.33%	(165.39)	366.25
Current windows are vinyl replacements. New windows will fit in opening.								
14. R&R Window blind - PVC - 1" - 7.1 to 14 SF	2.00 EA	66.03	132.06	10/5 yrs	Avg.	90% [M]	(104.62)	27.44
15. Clean the walls and ceiling	497.69 SF	0.26	129.40	0/NA	Avg.	0%	(0.00)	129.40
Square footage to clean walls includes the baseboard.								
16. Seal/prime then paint the walls and ceiling (2 coats)	497.69 SF	0.70	348.38	2/15 yrs	Avg.	13.33%	(46.45)	301.93
17. Paint baseboard, oversized - two coats	43.08 LF	1.12	48.25	2/15 yrs	Avg.	13.33%	(6.43)	41.82
18. Clean door (per side)	3.00 EA	4.96	14.88	0/NA	Avg.	0%	(0.00)	14.88
19. Paint door slab only - 2 coats (per side)	3.00 EA	27.37	82.11	2/15 yrs	Avg.	13.33%	(10.95)	71.16
20. Clean door hardware	2.00 EA	4.59	9.18	0/NA	Avg.	0%	(0.00)	9.18
21. Clean light fixture	1.00 EA	7.27	7.27	0/NA	Avg.	0%	(0.00)	7.27
22. Clean door / window opening (per side)	5.00 EA	8.92	44.60	0/NA	Avg.	0%	(0.00)	44.60
23. Paint door or window opening - 2 coats (per side)	5.00 EA	22.66	113.30	2/15 yrs	Avg.	13.33%	(15.11)	98.19
24. R&R Smoke detector	1.00 EA	53.61	53.61	2/10 yrs	Avg.	20%	(8.98)	44.63
25. Clean stair tread - per side - per LF	3.17 LF	0.45	1.43	0/NA	Avg.	0%	(0.00)	1.43
Step up attic stairs								
26. Seal & paint stair tread - per side - per LF	3.17 LF	3.96	12.55	2/15 yrs	Avg.	13.33%	(1.67)	10.88
27. Clean and deodorize carpet	165.38 SF	0.37	61.19	0/NA	Avg.	0%	(0.00)	61.19
239. R&R Window trim set (casing & stop)	17.17 LF	3.65	62.67	10/150 yrs	Avg.	6.67%	(3.73)	58.94
240. Light fixture - Detach & reset	1.00 EA	34.93	34.93	0/NA	Avg.	0%	(0.00)	34.93

Totals: Rear Bedroom

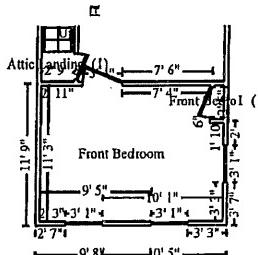
1,803.41

363.33 1,440.08



Northeast Property Market Claim Office

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Front Bedroom

Height: 8' 3"

347.40 SF Walls	168.81 SF Ceiling
516.21 SF Walls & Ceiling	168.81 SF Floor
18.76 SY Flooring	47.33 LF Floor Perimeter
53.17 LF Ceil. Perimeter	

Window

3' 1" X 5' 6"

Opens into Exterior

Window

3' 1" X 5' 6"

Opens into Exterior

Window

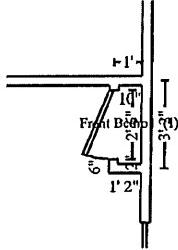
3' 1" X 5' 6"

Opens into Exterior

Door

3' 4" X 6' 11"

Opens into REAR_BEDROOM



Subroom: Front Bedro1 (1)

Height: 8' 3"

43.21 SF Walls	2.36 SF Ceiling
45.57 SF Walls & Ceiling	2.36 SF Floor
0.26 SY Flooring	4.83 LF Floor Perimeter
7.33 LF Ceil. Perimeter	

Door

2' 6" X 6' 11"

Opens into FRONT_BEDROO

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
28. Contents - move out then reset	1.00 EA	47.74	47.74	0/NA Avg.		0%	(0.00)	47.74
29. Deodorize building - Hot thermal fog	1,412.13 CF	0.05	70.61	0/NA Avg.		0%	(0.00)	70.61
30. R&R Vinyl window - double hung, 9-12 sf	1.00 EA	265.82	265.82	10/30 yrs Avg.		33.33%	(82.69)	183.13
Current windows are vinyl replacements. New windows will fit in opening.								
31. R&R Window blind - PVC - 1" - 7.1 to 14 SF	3.00 EA	66.03	198.09	10/5 yrs Avg.		90% [M]	(156.92)	41.17
32. Clean the walls and ceiling	561.78 SF	0.26	146.06	0/NA Avg.		0%	(0.00)	146.06
Square footage to clean walls includes the baseboard.								
33. Seal/prime then paint the walls and ceiling (2 coats)	561.78 SF	0.70	393.25	2/15 yrs Avg.		13.33%	(52.43)	340.82
34. Paint baseboard, oversized - two coats	52.17 LF	1.12	58.43	2/15 yrs Avg.		13.33%	(7.79)	50.64
35. Clean door / window opening (per side)	6.00 EA	8.92	53.52	0/NA Avg.		0%	(0.00)	53.52
36. Paint door or window opening - 2 coats (per side)	6.00 EA	22.66	135.96	2/15 yrs Avg.		13.33%	(18.13)	117.83
37. Clean door (per side)	3.00 EA	4.96	14.88	0/NA Avg.		0%	(0.00)	14.88
38. Paint door slab only - 2 coats (per side)	3.00 EA	27.37	82.11	2/15 yrs Avg.		13.33%	(10.95)	71.16
39. Clean door hardware	2.00 EA	4.59	9.18	0/NA Avg.		0%	(0.00)	9.18
40. Clean light fixture	1.00 EA	7.27	7.27	0/NA Avg.		0%	(0.00)	7.27
41. Clean window unit (per side) 10 - 20 SF	2.00 EA	10.33	20.66	0/NA Avg.		0%	(0.00)	20.66
42. Clean shelving - wood	8.00 LF	0.62	4.96	0/NA Avg.		0%	(0.00)	4.96
43. Clean and deodorize carpet	171.17 SF	0.37	63.33	0/NA Avg.		0%	(0.00)	63.33
241. R&R Window trim set (casing & stop)	17.17 LF	3.65	62.67	10/150 yrs Avg.		6.67%	(3.73)	58.94
242. Light fixture - Detach & reset	1.00 EA	34.93	34.93	0/NA Avg.		0%	(0.00)	34.93

Totals: Front Bedroom

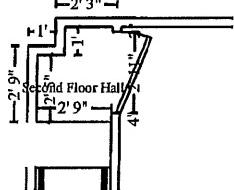
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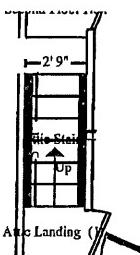
332.64 1,336.83



Northeast Property Market Claim Office

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		Second Floor Hall						Height: 8' 3"	
		58.65 SF Walls	67.04 SF Walls & Ceiling	0.93 SY Flooring	9.58 LF Ceil. Perimeter			8.40 SF Ceiling	8.40 SF Floor
		2' 9" X 8' 3"	Opens into Exterior				6.67 LF Floor Perimeter		
Missing Wall		2' 11" X 7'	Opens into REAR_BEDROOM						
DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV	
44. Deodorize building - Hot thermal fog	69.27 CF	0.05	3.46	0/NA	Avg.	0%	(0.00)	3.46	
45. Clean floor	8.40 SF	0.33	2.77	0/NA	Avg.	0%	(0.00)	2.77	
46. Clean the walls and ceiling	67.04 SF	0.26	17.43	0/NA	Avg.	0%	(0.00)	17.43	
Square footage to clean walls includes the baseboard.									
47. Seal/prime then paint the walls and ceiling (2 coats)	67.04 SF	0.70	46.93	2/15 yrs	Avg.	13.33%	(6.26)	40.67	
48. Paint baseboard, oversized - two coats	6.67 LF	1.12	7.47	2/15 yrs	Avg.	13.33%	(1.00)	6.47	
49. Clean door / window opening (per side)	1.00 EA	8.92	8.92	0/NA	Avg.	0%	(0.00)	8.92	
50. Paint door slab only - 2 coats (per side)	1.00 EA	27.37	27.37	2/15 yrs	Avg.	13.33%	(3.65)	23.72	
Totals: Second Floor Hall			114.35				10.91	103.44	

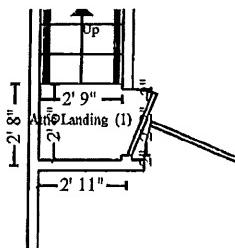
**Attic Stairs****Height: Non-Standard**

Missing Wall **2' 9" X 8'** **Opens into Exterior**



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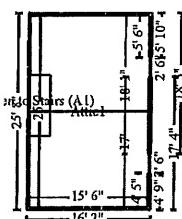
Subroom: Attic Landing (1)

Height: 7' 7"

Door	2' 2" X 7"	Opens into REAR_BEDROOM
Missing Wall	2' 9" X 7' 7"	Opens into ATTIC_STAIRS

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
51. Contents - move out then reset - Small room	1.00 EA	35.84	35.84	0/NA	Avg.	0%	(0.00)	35.84
52. Deodorize building - Hot thermal fog	52.14 CF	0.05	2.61	0/NA	Avg.	0%	(0.00)	2.61
53. Clean the walls	85.71 SF	0.26	22.28	0/NA	Avg.	0%	(0.00)	22.28
54. Seal/prime then paint the walls (2 coats)	85.71 SF	0.70	60.00	2/15 yrs	Avg.	13.33%	(8.00)	52.00
55. Clean stair tread - per side - per LF	30.00 LF	0.45	13.50	0/NA	Avg.	0%	(0.00)	13.50
56. Seal & paint stair tread - per side - per LF	30.00 LF	3.96	118.80	30/15 yrs	Avg.	90% [M]	(106.92)	11.88
57. Clean stair riser - per side - per LF	30.00 LF	0.38	11.40	0/NA	Avg.	0%	(0.00)	11.40
58. Seal & paint stair riser - per side - per LF	30.00 LF	2.63	78.90	30/15 yrs	Avg.	90% [M]	(71.01)	7.89
59. Clean door / window opening (per side).	1.00 EA	8.92	8.92	0/NA	Avg.	0%	(0.00)	8.92
60. Paint door or window opening - 2 coats (per side)	1.00 EA	22.66	22.66	2/15 yrs	Avg.	13.33%	(3.02)	19.64
61. Clean stair stringer - per side	18.00 LF	0.61	10.98	0/NA	Avg.	0%	(0.00)	10.98
62. Seal & paint stair stringer - one side	18.00 LF	3.15	56.70	30/15 yrs	Avg.	90% [M]	(51.03)	5.67
63. R&R Rigid foam insulation board - 1/2"	16.79 SF	1.02	17.13	10/150 yrs	Avg.	6.67%	(0.86)	16.27
On rear of attic door								
Totals: Attic Stairs			459.72				240.84	218.88
Total: Second Floor			4,046.95				947.72	3,099.23

Attic



Attic1

Height: Peaked

227.85 SF Walls	473.00 SF Ceiling
700.86 SF Walls & Ceiling	366.17 SF Floor
40.69 SY Flooring	76.00 LF Floor Perimeter
92.03 LF Cel. Perimeter	

Window - Goes to Floor
 Window - Goes to Floor

2' 6" X 3' 7"
 2' 6" X 3' 7"

Opens into Exterior
 Opens into Exterior

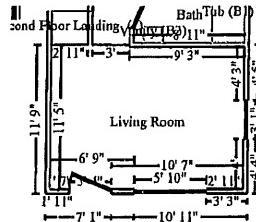


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DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
64. Contents - move out then reset - Small room	1.00 EA		35.84	0/NA	Avg.	0%	(0.00)	35.84
65. Deodorize building - Hot thermal fog	1,824.48 CF		0.05	91.22	0/NA Avg.	0%	(0.00)	91.22
66. Clean floor or roof joist system	473.00 SF		0.67	316.91	0/NA Avg.	0%	(0.00)	316.91
67. Seal floor or ceiling joist system	473.00 SF		0.92	435.16	0/15 yrs Avg.	0%	(0.00)	435.16
68. Clean floor underlayment / wood subfloor	366.17 SF		0.30	109.85	0/NA Avg.	0%	(0.00)	109.85
69. Seal underlayment for odor control	366.17 SF		0.43	157.45	0/15 yrs Avg.	0%	(0.00)	157.45
70. Clean the walls	227.85 SF		0.26	59.24	0/NA Avg.	0%	(0.00)	59.24
To clean walls								
71. Seal/prime then paint the walls (2 coats)	227.85 SF		0.70	159.50	2/15 yrs Avg.	13.33%	(21.27)	138.23
72. Floor protection - corrugated cardboard and tape	473.00 SF		0.39	184.47	0/NA Avg.	NA	(0.00)	184.47
For cardboard stapled to ceiling								
73. Clean door / window opening (per side)	2.00 EA		8.92	17.84	0/NA Avg.	0%	(0.00)	17.84
74. Clean light fixture	1.00 EA		7.27	7.27	0/NA Avg.	0%	(0.00)	7.27
Totals: Attic1				1,574.75			21.27	1,553.48
Total: Attic				1,574.75			21.27	1,553.48

Main Level



Living Room

Height: 8' 7"

338.37 SF Walls	175.42 SF Ceiling
513.79 SF Walls & Ceiling	175.42 SF Floor
19.49 SY Flooring	44.08 LF Floor Perimeter
53.33 LF Ceil. Perimeter	

Window

5' 10" X 5' 8"

Opens into Exterior

Door

3' 4" X 8' 3"

Opens into Exterior

Window

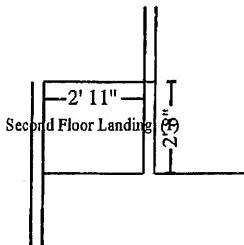
3' 1" X 5' 4"

Opens into Exterior

Missing Wall - Goes to Floor

3' X 7' 2"

Opens into KITCHEN



Subroom: Second Floor Landing (1)

Height: 8' 7"

34.93 SF Walls	7.78 SF Ceiling
42.71 SF Walls & Ceiling	7.78 SF Floor
0.86 SY Flooring	2.67 LF Floor Perimeter
11.17 LF Ceil. Perimeter	

Missing Wall - Goes to Floor

2' 11" X 7' 2"

Opens into Exterior

Missing Wall - Goes to Floor

2' 11" X 7' 2"

Opens into LIVING_ROOM

Missing Wall - Goes to Floor

2' 8" X 7' 2"

Opens into KITCHEN

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
CAROL_DELP							6/7/2018	Page: 7

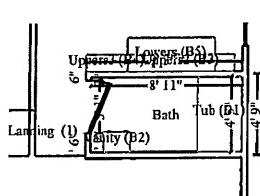


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CONTINUED - Living Room

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
75. Contents - move out then reset	1.00 EA	47.74	47.74	0/NA Avg.		0%	(0.00)	47.74
76. Deodorize building - Hot thermal fog	1,572.42 CF	0.05	78.62	0/NA Avg.		0%	(0.00)	78.62
77. R&R Vinyl window - double hung, 9-12 sf	1.00 EA	265.82	265.82	10/30 yrs Avg.		33.33%	(82.69)	183.13
Current windows are vinyl replacements. New windows will fit in opening.								
78. R&R Window blind - PVC - 1" - 7.1 to 14 SF	3.00 EA	66.03	198.09	10/5 yrs Avg.		90% [M]	(156.92)	41.17
79. Clean the walls and ceiling	556.50 SF	0.26	144.69	0/NA Avg.		0%	(0.00)	144.69
Square footage to clean walls includes the baseboard.								
80. Seal/prime then paint the walls and ceiling (2 coats)	556.50 SF	0.70	389.55	2/15 yrs Avg.		13.33%	(51.94)	337.61
81. Paint baseboard - two coats	46.75 LF	1.03	48.15	2/15 yrs Avg.		13.33%	(6.42)	41.73
82. Clean door / window opening (per side)	3.00 EA	8.92	26.76	0/NA Avg.		0%	(0.00)	26.76
83. Paint door or window opening - Large - 2 coats (per side)	1.00 EA	26.65	26.65	2/15 yrs Avg.		13.33%	(3.55)	23.10
84. Paint door or window opening - 2 coats (per side)	2.00 EA	22.66	45.32	2/15 yrs Avg.		13.33%	(6.04)	39.28
85. Clean door (per side)	1.00 EA	4.96	4.96	0/NA Avg.		0%	(0.00)	4.96
86. Paint door slab only - 2 coats (per side)	1.00 EA	27.37	27.37	2/15 yrs Avg.		13.33%	(3.65)	23.72
87. Clean door hardware	1.00 EA	4.59	4.59	0/NA Avg.		0%	(0.00)	4.59
88. Clean ceiling fan and light	1.00 EA	17.81	17.81	0/NA Avg.		0%	(0.00)	17.81
89. Clean door bell/chime	1.00 EA	6.88	6.88	0/NA Avg.		0%	(0.00)	6.88
90. Clean floor	183.19 SF	0.33	60.45	0/NA Avg.		0%	(0.00)	60.45
243. Door bell/chime - Detach & reset	1.00 EA	33.01	33.01	0/NA Avg.		0%	(0.00)	33.01
244. Ceiling fan - Detach & reset	1.00 EA	124.37	124.37	0/NA Avg.		0%	(0.00)	124.37
245. R&R Window trim set (casing & stop)	17.17 LF	3.65	62.67	10/150 yrs Avg.		6.67%	(3.73)	58.94
Totals: Living Room			1,613.50				314.94	1,298.56



Bath

Height: 8'

130.01 SF Walls	39.38 SF Ceiling
169.39 SF Walls & Ceiling	25.99 SF Floor
2.89 SY Flooring	12.42 LF Floor Perimeter
26.67 LF Cel. Perimeter	

Door

3' 1" X 6' 10"

Opens into KITCHEN

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
91. Contents - move out then reset - Small room	1.00 EA	35.84	35.84	0/NA Avg.		0%	(0.00)	35.84
92. Deodorize building - Hot thermal fog	315.06 CF	0.05	15.75	0/NA Avg.		0%	(0.00)	15.75
93. Clean the surface area	57.70 SF	0.26	15.00	0/NA Avg.		0%	(0.00)	15.00

Square footage to clean walls includes the baseboard.

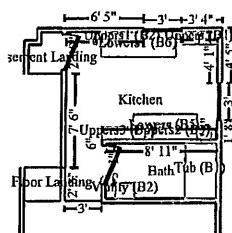


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CONTINUED - Bath

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
94. Seal/prime then paint the surface area (2 coats)	57.70 SF	0.70	40.39	2/15 yrs	Avg.	13.33%	(5.39)	35.00
95. Clean paneling	72.31 SF	0.26	18.80	0/NA	Avg.	0%	(0.00)	18.80
96. Seal & paint paneling	130.01 SF	0.88	114.41	2/15 yrs	Avg.	13.33%	(15.25)	99.16
97. Clean suspended ceiling grid	39.38 SF	0.22	8.66	0/NA	Avg.	0%	(0.00)	8.66
98. Suspended ceiling tile - 2' x 2'	39.38 SF	1.50	59.07	30/150 yrs	Avg.	20%	(11.81)	47.26
99. Clean door / window opening (per side)	1.00 EA	8.92	8.92	0/NA	Avg.	0%	(0.00)	8.92
100. Clean door (per side)	1.00 EA	4.96	4.96	0/NA	Avg.	0%	(0.00)	4.96
101. Clean door hardware	1.00 EA	4.59	4.59	0/NA	Avg.	0%	(0.00)	4.59
102. Clean toilet	1.00 EA	14.97	14.97	0/NA	Avg.	0%	(0.00)	14.97
103. Clean toilet seat	1.00 EA	3.24	3.24	0/NA	Avg.	0%	(0.00)	3.24
104. Clean vanity - inside and out	1.58 LF	9.07	14.33	0/NA	Avg.	0%	(0.00)	14.33
105. Clean sink and faucet	1.00 EA	11.87	11.87	0/NA	Avg.	0%	(0.00)	11.87
106. Clean tub and surround	1.00 EA	24.52	24.52	0/NA	Avg.	0%	(0.00)	24.52
107. Clean tub / shower faucet	1.00 EA	9.64	9.64	0/NA	Avg.	0%	(0.00)	9.64
108. Clean shower curtain rod	1.00 EA	4.82	4.82	0/NA	Avg.	0%	(0.00)	4.82
109. Clean medicine cabinet	1.00 EA	9.65	9.65	0/NA	Avg.	0%	(0.00)	9.65
110. Clean light fixture	1.00 EA	7.27	7.27	0/NA	Avg.	0%	(0.00)	7.27
111. Clean exhaust fan	1.00 EA	10.95	10.95	0/NA	Avg.	0%	(0.00)	10.95
112. Clean ceramic tile	25.99 SF	0.37	9.62	0/NA	Avg.	0%	(0.00)	9.62
113. Paint baseboard - two coats	12.42 LF	1.03	12.79	2/15 yrs	Avg.	13.33%	(1.71)	11.08
Totals: Bath			460.06			34.16		425.90



Kitchen

Height: 8' 7"

260.48 SF Walls	119.90 SF Ceiling
380.37 SF Walls & Ceiling	97.56 SF Floor
10.84 SY Flooring	28.92 LF Floor P
51.67 LF Ceiling Perimeter	

Window

3' X 4' 11"

Opens into Exterior

Door

2' 10" X 7"

Opens into BASEMENT_LAN

Missing Wall - Goes to Floor

2' 8" X 7' 2"

Opens into SECOND_FLOOR

Missing Wall - Goes to Floor

3' X 7' 2"

Opens into LIVING_ROOM

Door

3' 1" X 6' 10"

Opens into BATH

Window

3' X 5' 5"

Opens into Exterior

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
114. Contents - move out then reset	1.00 EA	47.74	47.74	0/NA	Avg.	0%	(0.00)	47.74
AROL_DELP							6/7/2018	Page: 9

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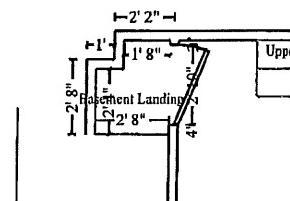
CONTINUED - Kitchen

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
115. Deodorize building - Hot thermal fog	1,029.11 CF	0.05	51.46	0/NA Avg.		0%	(0.00)	51.46
116. R&R Vinyl window - double hung, 9-12 sf	2.00 EA	265.82	531.64	10/30 yrs Avg.		33.33%	(165.39)	366.25
Current windows are vinyl replacements. New windows will fit in opening.								
117. R&R Window blind - PVC - 1" - 7.1 to 14 SF	2.00 EA	66.03	132.06	10/5 yrs Avg.		90% [M]	(104.62)	27.44
118. Clean more than the ceiling	196.78 SF	0.26	51.16	0/NA Avg.		0%	(0.00)	51.16
Less paneled walls and area with backsplash								
Square footage to clean walls includes the baseboard.								
119. Seal/prime then paint the surface area (2 coats)	196.78 SF	0.70	137.75	2/15 yrs Avg.		13.33%	(18.37)	119.38
120. Clean paneling	176.41 SF	0.26	45.87	0/NA Avg.		0%	(0.00)	45.87
121. Seal & paint paneling	176.41 SF	0.88	155.24	2/15 yrs Avg.		13.33%	(20.70)	134.54
122. Clean door / window opening (per side)	4.00 EA	8.92	35.68	0/NA Avg.		0%	(0.00)	35.68
123. Paint door or window opening - 2 coats (per side)	3.00 EA	22.66	67.98	2/15 yrs Avg.		13.33%	(9.06)	58.92
Bathroom door is stained								
124. Paint baseboard, oversized - two coats	28.92 LF	1.12	32.39	2/15 yrs Avg.		13.33%	(4.32)	28.07
125. Clean door (per side)	2.00 EA	4.96	9.92	0/NA Avg.		0%	(0.00)	9.92
126. Clean door hardware	2.00 EA	4.59	9.18	0/NA Avg.		0%	(0.00)	9.18
127. Clean ceiling fan and light	1.00 EA	17.81	17.81	0/NA Avg.		0%	(0.00)	17.81
128. Clean cabinetry - lower - inside and out	11.17 LF	10.11	112.93	0/NA Avg.		0%	(0.00)	112.93
129. Clean cabinetry - upper - inside and out	15.25 LF	10.11	154.18	0/NA Avg.		0%	(0.00)	154.18
130. Clean countertop	22.33 SF	0.51	11.39	0/NA Avg.		0%	(0.00)	11.39
131. Clean sink and faucet	1.00 EA	11.87	11.87	0/NA Avg.		0%	(0.00)	11.87
132. Range - electric - Remove & reset	1.00 EA	34.54	34.54	0/NA Avg.		0%	(0.00)	34.54
133. Clean range - exterior	1.00 EA	21.72	21.72	0/NA Avg.		0%	(0.00)	21.72
134. Refrigerator - Remove & reset	1.00 EA	34.53	34.53	0/NA Avg.		0%	(0.00)	34.53
135. Clean refrigerator - interior and exterior	1.00 EA	38.03	38.03	0/NA Avg.		0%	(0.00)	38.03
136. Clean ceramic tile	7.19 SF	0.37	2.66	0/NA Avg.		0%	(0.00)	2.66
To clean backsplash								
137. Clean floor	97.56 SF	0.33	32.19	0/NA Avg.		0%	(0.00)	32.19
246. Ceiling fan - Detach & reset	1.00 EA	124.37	124.37	0/NA Avg.		0%	(0.00)	124.37
247. R&R Window trim set (casing & stop)	33.00 LF	3.65	120.45	10/150 yrs Avg.		6.67%	(7.17)	113.28
Totals: Kitchen			2,024.74				329.63	1,695.11



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Basement Landing

Height: 8' 7"

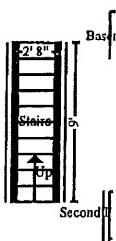
60.28 SF Walls	7.89 SF Ceiling
68.17 SF Walls & Ceiling	7.89 SF Floor
0.88 SY Flooring	6.50 LF Floor Perimeter
9.33 LF Cel. Perimeter	

Missing Wall
 Door

2' 8" X 8' 7"
 2' 10" X 7"

Opens into Exterior
 Opens into KITCHEN

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
138. Deodorize building - Hot thermal fog	67.71 CF	0.05	3.39	0/NA	Avg.	0%	(0.00)	3.39
139. Clean door / window opening (per side)	1.00 EA	8.92	8.92	0/NA	Avg.	0%	(0.00)	8.92
140. Paint door or window opening - 2 coats (per side)	1.00 EA	22.66	22.66	2/15 yrs	Avg.	13.33%	(3.02)	19.64
141. Clean door (per side)	1.00 EA	4.96	4.96	0/NA	Avg.	0%	(0.00)	4.96
142. Paint door slab only - 2 coats (per side)	1.00 EA	27.37	27.37	2/15 yrs	Avg.	13.33%	(3.65)	23.72
143. Clean the walls and ceiling	68.17 SF	0.26	17.72	0/NA	Avg.	0%	(0.00)	17.72
Square footage to clean walls includes the baseboard.								
144. Seal/prime then paint the walls and ceiling (2 coats)	68.17 SF	0.70	47.72	2/15 yrs	Avg.	13.33%	(6.36)	41.36
145. Paint baseboard, oversized - two coats	6.50 LF	1.12	7.28	2/15 yrs	Avg.	13.33%	(0.97)	6.31
Totals: Basement Landing			140.02				14.00	126.02



Stairs

Height: Sloped

161.25 SF Walls	28.06 SF Ceiling
189.31 SF Walls & Ceiling	43.43 SF Floor
4.83 SY Flooring	21.91 LF Floor Perimeter
21.05 LF Cel. Perimeter	

Missing Wall
 Missing Wall

2' 8" X 9' 8"
 2' 8" X 9' 8"

Opens into Exterior
 Opens into Exterior

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
146. Deodorize building - Hot thermal fog	222.50 CF	0.05	11.13	0/NA	Avg.	0%	(0.00)	11.13
147. Clean stair riser - per side - per LF	37.33 LF	0.38	14.19	0/NA	Avg.	0%	(0.00)	14.19
148. Clean stair tread - per side - per LF	37.33 LF	0.45	16.80	0/NA	Avg.	0%	(0.00)	16.80
149. Clean stair stringer - per side	23.17 LF	0.61	14.13	0/NA	Avg.	0%	(0.00)	14.13
150. Seal & paint stair stringer - one side	23.17 LF	3.15	72.99	2/15 yrs	Avg.	13.33%	(9.73)	63.26
151. Clean handrail - wall mounted	11.58 LF	0.37	4.28	0/NA	Avg.	0%	(0.00)	4.28
152. Handrail - wall mounted - Detach & reset	11.58 LF	4.57	52.92	0/NA	Avg.	0%	(0.00)	52.92
153. Clean the walls and ceiling	189.31 SF	0.26	49.22	0/NA	Avg.	0%	(0.00)	49.22
Square footage to clean walls includes the baseboard.								



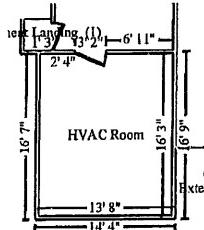
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CONTINUED - Stairs

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
154. Seal/prime then paint the walls and ceiling (2 coats)	189.31 SF	0.70	132.52	2/15 yrs Avg.		13.33%	(17.67)	114.85
155. Clean floor	7.78 SF	0.33	2.57	0/NA Avg.		0%	(0.00)	2.57
Main level landing								
156. Clean carpet - cleaning charge per step	14.00 EA	3.65	51.10	0/NA Avg.		0%	(0.00)	51.10
248. Seal & paint stair tread - per side - per LF	29.33 LF	3.96	116.15	2/15 yrs Avg.		13.33%	(15.49)	100.66
249. Seal & paint stair riser - per side - per LF	29.33 LF	2.63	77.14	2/15 yrs Avg.		13.33%	(10.29)	66.85
Totals: Stairs			615.14				53.18	561.96
Total: Main Level			4,853.46				745.91	4,107.55

Basement



HVAC Room

Height: 8'

458.61 SF Walls	222.08 SF Ceiling
680.69 SF Walls & Ceiling	222.08 SF Floor
24.68 SY Flooring	56.67 LF Floor Perimeter
59.83 LF Cel. Perimeter	

Door

3' 2" X 6' 4"

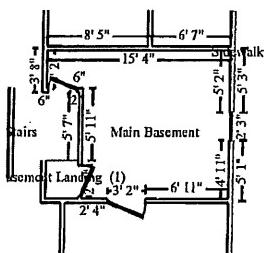
Opens into MAIN_BASEMEN

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
157. Contents - move out then reset	1.00 EA	47.74	47.74	0/NA Avg.		0%	(0.00)	47.74
158. Deodorize building - Hot thermal fog	1,776.67 CF	0.05	88.83	0/NA Avg.		0%	(0.00)	88.83
159. Clean concrete the floor	222.08 SF	0.21	46.64	0/NA Avg.		0%	(0.00)	46.64
160. Clean foundation wall	458.61 SF	0.38	174.27	0/NA Avg.		0%	(0.00)	174.27
161. Clean door / window opening (per side)	1.00 EA	8.92	8.92	0/NA Avg.		0%	(0.00)	8.92
162. Clean door (per side)	1.00 EA	4.96	4.96	0/NA Avg.		0%	(0.00)	4.96
163. Clean door hardware	1.00 EA	4.59	4.59	0/NA Avg.		0%	(0.00)	4.59
164. Clean floor or roof joist system	222.08 SF	0.67	148.79	0/NA Avg.		0%	(0.00)	148.79
165. Furnace - check, clean, replace filters and service	1.00 EA	117.12	117.12	0/NA Avg.		0%	(0.00)	117.12
250. Electrician - per hour	1.00 HR	70.93	70.93	0/NA Avg.		0%	(0.00)	70.93
Labor to check circuits while on site to detach and reset the meter main base for the siding replacement.								
251. Clean ductwork - Interior (PER REGISTER)	4.00 EA	29.05	116.20	0/NA Avg.		0%	(0.00)	116.20
Totals: HVAC Room			828.99				0.00	828.99



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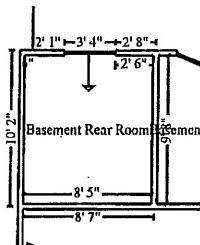
Main Basement

Height: 6' 4"

290.08 SF Walls	159.83 SF Ceiling
449.90 SF Walls & Ceiling	159.83 SF Floor
17.76 SY Flooring	47.00 LF Floor Perimeter
55.17 LF Ceil. Perimeter	

Door	2' 5" X 5' 9"	Opens into Exterior
Door	2' 7" X 6' 4"	Opens into BASEMENT_LAN
Door	3' 2" X 6' 4"	Opens into HVAC_ROOM
Window	2' 3" X 4"	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
166. Contents - move out then reset	1.00 EA	47.74	47.74	0/NA	Avg.	0%	(0.00)	47.74
167. Deodorize building - Hot thermal fog	1,012.23 CF	0.05	50.61	0/NA	Avg.	0%	(0.00)	50.61
168. Clean the walls and ceiling	449.90 SF	0.26	116.97	0/NA	Avg.	0%	(0.00)	116.97
169. Clean door / window opening (per side)	5.00 EA	8.92	44.60	0/NA	Avg.	0%	(0.00)	44.60
170. Clean door (per side)	4.00 EA	4.96	19.84	0/NA	Avg.	0%	(0.00)	19.84
171. Clean door hardware	4.00 EA	4.59	18.36	0/NA	Avg.	0%	(0.00)	18.36
172. Clean floor	159.83 SF	0.33	52.74	0/NA	Avg.	0%	(0.00)	52.74
173. R&R Vinyl window - double hung, 9-12 sf	1.00 EA	265.82	265.82	10/30 yrs	Avg.	33.33%	(82.69)	183.13
174. Clean recessed light fixture	4.00 EA	7.28	29.12	0/NA	Avg.	0%	(0.00)	29.12
Totals: Main Basement			645.80				82.69	563.11



Basement Rear Room

Height: Sloped

288.97 SF Walls	83.23 SF Ceiling
372.19 SF Walls & Ceiling	81.36 SF Floor
9.04 SY Flooring	36.17 LF Floor Perimeter
36.61 LF Cel. Perimeter	

Window	3' 4" X 5' 1"	Opens into DECK
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DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
175. Contents - move out then reset - Small room	1.00 EA	35.84	35.84	0/NA	Avg.	0%	(0.00)	35.84
176. Deodorize building - Hot thermal fog	688.18 CF	0.05	34.41	0/NA	Avg.	0%	(0.00)	34.41
177. Clean the walls and ceiling	372.19 SF	0.26	96.77	0/NA	Avg.	0%	(0.00)	96.77
178. Clean door (per side)	2.00 EA	4.96	9.92	0/NA	Avg.	0%	(0.00)	9.92
179. Clean door / window opening (per side)	3.00 EA	8.92	26.76	0/NA	Avg.	0%	(0.00)	26.76
180. Clean floor	81.36 SF	0.33	26.85	0/NA	Avg.	0%	(0.00)	26.85
181. Clean light fixture	1.00 EA	7.27	7.27	0/NA	Avg.	0%	(0.00)	7.27
182. Clean window unit (per side) 10 - 20 SF	1.00 EA	10.33	10.33	0/NA	Avg.	0%	(0.00)	10.33

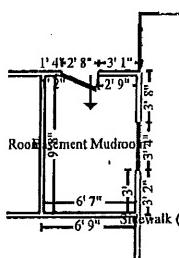


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CONTINUED - Basement Rear Room

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Totals: Basement Rear Room			248.15				0.00	248.15



Basement Mudroom

Height: Sloped

240.23 SF Walls	65.10 SF Ceiling
305.33 SF Walls & Ceiling	63.64 SF Floor
7.07 SY Flooring	26.50 LF Floor Perimeter
32.94 LF Ceil. Perimeter	

Door

2' 8" X 6' 9"

Opens into DECK

Window - Goes to Floor

3' 4" X 5'

Opens into Exterior

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
183. Contents - move out then reset - Small room	1.00 EA	35.84	35.84	0/NA	Avg.	0%	(0.00)	35.84
184. Deodorize building - Hot thermal fog	538.28 CF	0.05	26.91	0/NA	Avg.	0%	(0.00)	26.91
185. Clean part of the walls	158.47 SF	0.26	41.20	0/NA	Avg.	0%	(0.00)	41.20
186. Seal & paint paneling	134.37 SF	0.88	118.25	5/15 yrs	Avg.	33.33%	(39.42)	78.83
Less wall opening								
187. Clean siding - wood	81.76 SF	0.26	21.26	0/NA	Avg.	0%	(0.00)	21.26
188. Seal & paint wood siding	81.76 SF	1.03	84.21	5/15 yrs	Avg.	33.33%	(28.07)	56.14
189. Clean floor or roof joist system	65.10 SF	0.67	43.62	0/NA	Avg.	0%	(0.00)	43.62
190. Seal floor or ceiling joist system	65.10 SF	0.92	59.89	5/15 yrs	Avg.	33.33%	(19.96)	39.93
191. Clean concrete the floor	63.64 SF	0.21	13.36	0/NA	Avg.	0%	(0.00)	13.36
192. Clean door / window opening (per side)	3.00 EA	8.92	26.76	0/NA	Avg.	0%	(0.00)	26.76
193. Clean door (per side)	2.00 EA	4.96	9.92	0/NA	Avg.	0%	(0.00)	9.92
194. Clean door hardware	2.00 EA	4.59	9.18	0/NA	Avg.	0%	(0.00)	9.18
195. R&R Vinyl window - double hung, 13-19 sf	1.00 EA	306.20	306.20	10/30 yrs	Avg.	33.33%	(96.15)	210.05
196. Add on for grid (double or triple glazed windows)	16.70 SF	2.35	39.25	10/30 yrs	Avg.	33.33%	(13.08)	26.17

Totals: Basement Mudroom

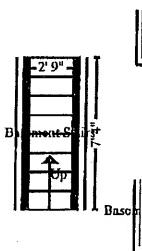
835.85

196.68 639.17



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Basement Stairs

Height: Sloped

115.50 SF Walls	36.55 SF Ceiling
152.05 SF Walls & Ceiling	46.75 SF Floor
5.19 SY Flooring	22.15 LF Floor Perimeter
26.58 LF Cel. Perimeter	

Missing Wall

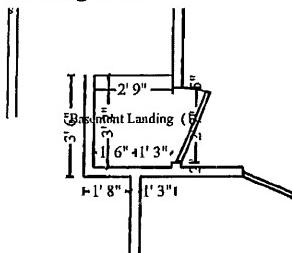
2' 9" X 7"

Opens into Exterior

Missing Wall

2' 9" X 7"

Opens into Exterior



Subroom: Basement Landing (1)

Height: 6' 10"

45.71 SF Walls	8.71 SF Ceiling
54.42 SF Walls & Ceiling	8.71 SF Floor
0.97 SY Flooring	6.50 LF Floor Perimeter
9.08 LF Cel. Perimeter	

Door

2' 7" X 6' 4"

Opens into MAIN_BASEMEN

Missing Wall

2' 9" X 6' 10"

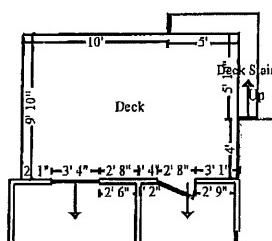
Opens into Exterior

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
197. Deodorize building - Hot thermal fog	228.78 CF	0.05	11.44	0/NA Avg.	0%	(0.00)	11.44	
198. Clean stair riser - per side - per LF	32.00 LF	0.38	12.16	0/NA Avg.	0%	(0.00)	12.16	
199. Clean stair tread - per side - per LF	32.00 LF	0.45	14.40	0/NA Avg.	0%	(0.00)	14.40	
200. Clean stair stringer - per side	18.67 LF	0.61	11.39	0/NA Avg.	0%	(0.00)	11.39	
201. Seal & paint stair stringer - one side	18.67 LF	3.15	58.81	5/15 yrs Avg.	33.33%	(19.60)	39.21	
202. Clean handrail - wall mounted	9.33 LF	0.37	3.45	0/NA Avg.	0%	(0.00)	3.45	
203. Handrail - wall mounted - Detach & reset	9.33 LF	4.57	42.64	0/NA Avg.	0%	(0.00)	42.64	
204. Clean the walls and ceiling	206.46 SF	0.26	53.68	0/NA Avg.	0%	(0.00)	53.68	
Square footage to clean walls includes the baseboard.								
205. Seal/prime then paint the walls and ceiling (2 coats)	206.46 SF	0.70	144.52	5/15 yrs Avg.	33.33%	(48.17)	96.35	
206. Clean floor	8.71 SF	0.33	2.87	0/NA Avg.	0%	(0.00)	2.87	
Main level landing								
Totals: Basement Stairs			355.36			67.77	287.59	



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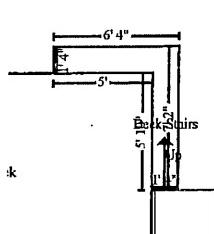
Deck

Height: 3'

50.00 LF Floor Perimeter

Window	3' 4" X 5' 1"	Opens into BASEMENT_REA
Door	2' 8" X 6' 9"	Opens into BASEMENT_MUD
Missing Wall	5' 10" X 3'	Opens into DECK_STAIRS
Missing Wall	5' X 3'	Opens into DECK_STAIRS

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
207. Clean with pressure/chemical spray To clean deck stairs from asphalt siding melting on the same.	147.50 SF	0.25	36.88	0/NA Avg.		0%	(0.00)	36.88
Totals: Deck			36.88				0.00	36.88



Deck Stairs

Height: 10' 6"

4.12 SY Flooring

37.10 SF Floor

Missing Wall	5' X 10' 6"	Opens into DECK
Missing Wall	1' 4" X 10' 6"	Opens into Exterior
Missing Wall	6' 4" X 10' 6"	Opens into Exterior
Missing Wall	7' 2" X 10' 6"	Opens into Exterior
Missing Wall	1' 4" X 10' 6"	Opens into Exterior
Missing Wall	5' 10" X 10' 6"	Opens into DECK

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
208. Clean with pressure/chemical spray To clean deck stairs from asphalt siding melting on the same.	37.10 SF	0.25	9.28	0/NA Avg.		0%	(0.00)	9.28



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CONTINUED - Deck Stairs

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Totals: Deck Stairs			9.28				0.00	9.28

Exterior Stairs

Height: 12' 4"



14.10 SF Walls & Ceiling
 3.58 SY Flooring

14.10 SF Ceiling
 32.22 SF Floor

Missing Wall	2' 5" X 12' 4 1/2"	Opens into Exterior
Missing Wall	5' 10" X 12' 4 1/2"	Opens into Exterior
Missing Wall	2' 5" X 12' 4 1/2"	Opens into Exterior
Missing Wall	5' 10" X 12' 4 1/2"	Opens into Exterior

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
209. Clean with pressure/chemical spray To clean sidewalk and stairs from asphalt siding melting on the same.	149.40 SF	0.25	37.35	0/NA	Avg.	0%	(0.00)	37.35
Totals: Exterior Stairs			37.35				0.00	37.35
Total: Basement			2,997.66				347.14	2,650.52
Total: SKETCH1			13,472.82				2,062.04	11,410.78

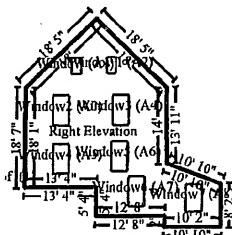
Elevations

Exterior

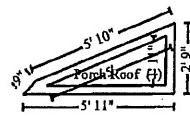


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**Right Elevation****Height: 8'**

1040.44 SF Walls	795.52 SF Ceiling
1835.96 SF Walls & Ceiling	688.02 SF Floor
76.45 SY Flooring	130.06 LF Floor Perimeter
130.06 LF Cel. Perimeter	

**Subroom: Porch Roof (1)****Height: 8'**

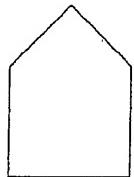
92.45 SF Walls	4.44 SF Ceiling
96.88 SF Walls & Ceiling	4.44 SF Floor
0.49 SY Flooring	11.56 LF Floor Perimeter
11.56 LF Cel. Perimeter	

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
210. R&R Builder board - 1/2" (composition or fiberboard sheathing) To replace the abandoned surface which is a fiberboard sheathing that resembles a shingle.	761.70 SF	1.46	1,112.08	68/150 yrs Avg.		45.33%	(462.71)	649.37
<hr/>								
211. R&R Siding - vinyl	761.70 SF	3.43	2,612.63	10/50 yrs Avg.		20%	(470.73)	2,141.90
<hr/>								
212. Siding Installer - per hour Additional labor to manipulate ladder system for three story elevation.	2.00 HR	69.46	138.92	O/NA Avg.		0%	(0.00)	138.92
<hr/>								
213. R&R Wrap wood window frame & trim with aluminum sheet	8.00 EA	165.94	1,327.52	10/50 yrs Avg.		20%	(223.98)	1,103.54
<hr/>								
214. R&R Fascia - metal - 6"	57.00 LF	4.06	231.42	10/50 yrs Avg.		20%	(43.32)	188.10
<hr/>								
215. R&R Soffit - vinyl	42.00 SF	4.05	170.10	10/50 yrs Avg.		20%	(32.00)	138.10
<hr/>								
216. Meter base and main disconnect - Detach & reset	1.00 EA	213.49	213.49	O/NA Avg.		0%	(0.00)	213.49
<hr/>								
217. R&R Gutter / downspout - aluminum - up to 5"	8.00 LF	5.11	40.88	68/25 yrs Avg.		90% [M]	(33.98)	6.90
<hr/>								
Along the right elevation from front downspouts								
Totals: Right Elevation			5,847.04				1,266.72	4,580.32
Total: Exterior			5,847.04				1,266.72	4,580.32



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**Front Elevation**

206.28 SF Walls
 293.33 SF Long Wall
 16.00 LF Cel. Perimeter

Formula Elevation 16' x 18' 4" x 0"

13.00 LF Floor Perimeter
 293.33 SF Short Wall

Missing Wall - Goes to neither Floor/Ceiling (2) 3' X 5' 6"

Opens into Exterior

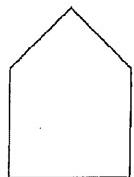
Missing Wall - Goes to neither Floor/Ceiling 5' 8" X 5' 10"

Opens into Exterior

Missing Wall - Goes to Floor 3' X 7'

Opens into Exterior

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
218. Exterior light fixture - Detach & reset	1.00 EA	51.86	51.86	0/NA	Avg.	0%	(0.00)	51.86
219. Meter mast for overhead power - Detach & reset	1.00 EA	378.30	378.30	0/NA	Avg.	0%	(0.00)	378.30
220. R&R Gutter / downspout - aluminum - up to 5"	21.83 LF	5.11	111.55	10/25 yrs	Avg.	40%	(41.22)	70.33
221. R&R Gutter / downspout - half round - aluminum - 6"	32.00 LF	10.59	338.88	68/25 yrs	Avg.	90% [M]	(293.76)	45.12
222. R&R Soffit - vinyl	18.67 SF	4.05	75.61	0/50 yrs	Avg.	0%	(0.00)	75.61
223. R&R Fascia - metal - 6"	32.00 LF	4.06	129.92	10/50 yrs	Avg.	20%	(24.32)	105.60
224. R&R Builder board - 1/2" (composition or fiberboard sheathing)	206.28 SF	1.46	301.17	68/150 yrs	Avg.	45.33%	(125.31)	175.86
To replace the abandoned surface which is a fiberboard sheathing that resembles a shingle.								
225. R&R Siding - vinyl	206.28 SF	3.43	707.55	10/50 yrs	Avg.	20%	(127.48)	580.07
Totals: Front Elevation			2,094.84				612.09	1,482.75

**Rear Elevation**

207.00 SF Walls
 240.00 SF Long Wall
 16.00 LF Cel. Perimeter

Formula Elevation 16' x 15' x 0"

16.00 LF Floor Perimeter
 240.00 SF Short Wall

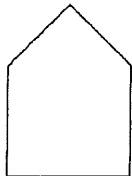
Missing Wall - Goes to neither Floor/Ceiling (2) 3' X 5' 6"

Opens into Exterior



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Subroom 1: Rear Lower

Formula Elevation 16' x 7' 9" x 0"

82.00 SF Walls
 124.00 SF Long Wall
 16.00 LF Ceil. Perimeter

12.50 LF Floor Perimeter
 124.00 SF Short Wall

Missing Wall - Goes to Floor

3' 6" X 7"

Opens into Exterior

Missing Wall - Goes to neither Floor/Ceiling

3' 4" X 5' 3"

Opens into Exterior

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
226. R&R Builder board - 1/2" (composition or fiberboard sheathing)	289.00 SF	1.46	421.94	68/150 yrs Avg.		45.33%	(175.56)	246.38
To replace the abandoned surface which is a fiberboard sheathing that resembles a shingle.								
227. R&R Siding - vinyl	289.00 SF	3.43	991.27	10/50 yrs Avg.		20%	(178.60)	812.67
228. R&R Wrap wood window frame & trim with aluminum sheet	3.00 EA	165.94	497.82	10/50 yrs Avg.		20%	(83.99)	413.83
229. R&R Fascia - metal - 6"	32.00 LF	4.06	129.92	10/50 yrs Avg.		20%	(24.32)	105.60
230. R&R Soffit - vinyl	29.33 SF	4.05	118.79	10/50 yrs Avg.		20%	(22.35)	96.44
231. R&R Exterior light fixture	1.00 EA	85.67	85.67	10/20 yrs Avg.		50%	(37.91)	47.76
232. R&R Gutter / downspout - aluminum - up to 5"	15.00 LF	5.11	76.65	68/25 yrs Avg.		90% [M]	(63.72)	12.93
233. R&R Gutter / downspout - half round - aluminum - 6"	32.00 LF	10.59	338.88	68/25 yrs Avg.		90% [M]	(293.76)	45.12
252. Seal & paint door or window opening (per side)	1.00 EA	23.66	23.66	10/15 yrs Avg.		66.67%	(15.77)	7.89
Totals: Rear Elevation			2,684.60				895.98	1,788.62
Total: Elevations			10,626.48				2,774.79	7,851.69

General Items

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
234. Lead Paint Safety (Bid Item)	1.00 EA	0.00	0.00	0/NA Avg.		0%	(0.00)	0.00
235. Dumpster load - Approx. 30 yards, 5-7 tons of debris	1.00 EA	694.00	694.00	0/NA Avg.		NA	(0.00)	694.00
For demolition, debris removal and repairs.								
253. General Demolition - per hour	8.00 HR	39.28	314.24	0/NA Avg.		NA	(0.00)	314.24
Additional labor due to the complexity of reaching the dumpster.								
254. Dumpster load - Approx. 12 yards, 1-3 tons of debris	1.00 EA	401.00	401.00	0/NA Avg.		NA	(0.00)	401.00
Dump truck for roofing debris.								
255. Cleaning Technician - per hour	3.00 HR	30.34	91.02	0/NA Avg.		0%	(0.00)	91.02
General outdoor cleanup to ensure no glass or debris from fire left on property.								



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CONTINUED - General Items

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
Totals: General Items			1,500.26			0.00	0.00	1,500.26

Labor Minimums Applied

DESCRIPTION	QUANTITY	UNIT	RCV	AGE/LIFE	COND.	DEP %	DEPREC.	ACV
256. Heat, vent, & air cond. labor minimum*	1.00 EA	106.13	106.13	0/NA	Avg.	0%	(0.00)	106.13
Totals: Labor Minimums Applied			106.13				0.00	106.13
Line Item Totals: CAROL_DELP			28,967.94				5,940.18	23,027.76

[%] - Indicates that depreciate by percent was used for this item

[M] - Indicates that the depreciation percentage was limited by the maximum allowable depreciation for this item

Grand Total Areas:

5,147.71 SF Walls	2,592.79 SF Ceiling	7,740.50 SF Walls and Ceiling
2,461.91 SF Floor	273.55 SY Flooring	747.53 LF Floor Perimeter
657.33 SF Long Wall	657.33 SF Short Wall	807.16 LF Ceil. Perimeter
2,461.91 Floor Area	2,600.03 Total Area	4,284.77 Interior Wall Area
8,212.96 Exterior Wall Area	517.48 Exterior Perimeter of Walls	
2,421.62 Surface Area	24.22 Number of Squares	305.62 Total Perimeter Length
35.25 Total Ridge Length	13.08 Total Hip Length	



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Coverage	Item Total	%	ACV Total	%
AA-Dwelling	28,929.91	99.87%	28,287.56	99.83%
A9-Dwelling - Mold	0.00	0.00%	0.00	0.00%
BB-Other Structures	0.00	0.00%	0.00	0.00%
B9-Other Structures - Mold	0.00	0.00%	0.00	0.00%
CC-Personal Property	38.03	0.13%	48.38	0.17%
C9-Unscheduled Personal Property - Mold	0.00	0.00%	0.00	0.00%
DD-Fair Rental Value	0.00	0.00%	0.00	0.00%
D9-Additional Living Expense - Mold	0.00	0.00%	0.00	0.00%
FF-Fire Department Service Charge	0.00	0.00%	0.00	0.00%
RP-Replacement Provision	0.00	0.00%	0.00	0.00%
XX-Liability	0.00	0.00%	0.00	0.00%
X9-Liability - Mold	0.00	0.00%	0.00	0.00%
YY-Guest Medical	0.00	0.00%	0.00	0.00%
Y9-Guest Medical - Mold	0.00	0.00%	0.00	0.00%
Total	28,967.94	100.00%	28,335.94	100.00%


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Summary for
AA-Dwelling
Summary for All Items

Line Item Total	28,929.91
Material Sales Tax	474.11
Cleaning Mtl Tax	5.42
General Contractor Overhead	2,941.06
General Contractor Profit	2,941.06
Cleaning Sales Tax	313.97
Replacement Cost Value	\$35,605.53
Less Depreciation	(7,317.97)
Actual Cash Value	\$28,287.56
Less Deductible	(500.00)
Less Prior Payment(s)	(25,179.63)
Net Claim Remaining	\$2,607.93
Total Recoverable Depreciation	7,317.97
Net Claim Remaining if Depreciation is Recovered	\$9,925.90

Ryan Kajunski


Northeast Property Market Claim Office

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**Summary for
 CC-Personal Property
 Summary for All Items**

Line Item Total	38.03
Cleaning Mtl Tax	0.01
General Contractor Overhead	3.80
General Contractor Profit	3.80
Cleaning Sales Tax	2.74
Replacement Cost Value	\$48.38
Less Non-recoverable Depreciation	<0.00>
Actual Cash Value	\$48.38
Net Claim	\$48.38

Ryan Kajunski



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Recap of Taxes, General Contractor Overhead and Profit

	GC Overhead (10%)	GC Profit (10%)	Material Sales Tax (6%)	Cleaning Mtl Tax (6%)	Cleaning Sales Tax (6%)	Clothing Acc Tax (6%)	Manuf. Home Tax (6%)	Storage Rental Tax (6%)
Line Items	2,944.86	2,944.86	474.11	5.43	316.71	0.00	0.00	0.00
Total	2,944.86	2,944.86	474.11	5.43	316.71	0.00	0.00	0.00



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Recap by Room

Estimate: CAROL_DELP

Area: Source - Eagle View

Area: Source - Eagle View

R3

Coverage: AA-Dwelling

100.00% =	3,262.25	11.26%
	3,262.25	

Area Subtotal: Source - Eagle View

Coverage: AA-Dwelling

100.00% =	3,262.25	11.26%
	3,262.25	

Area Subtotal: Source - Eagle View

Coverage: AA-Dwelling

100.00% =	3,262.25	11.26%
	3,262.25	

Area: SKETCH1

Area: Second Floor

Rear Bedroom

Coverage: AA-Dwelling

100.00% =	1,803.41	6.23%
	1,803.41	

Front Bedroom

Coverage: AA-Dwelling

100.00% =	1,669.47	5.76%
	1,669.47	

Second Floor Hall

Coverage: AA-Dwelling

100.00% =	114.35	0.39%
	114.35	

Attic Stairs

Coverage: AA-Dwelling

100.00% =	459.72	1.59%
	459.72	

Area Subtotal: Second Floor

Coverage: AA-Dwelling

100.00% =	4,046.95	13.97%
	4,046.95	

Area: Attic

Attic1

Coverage: AA-Dwelling

100.00% =	1,574.75	5.44%
	1,574.75	

Area Subtotal: Attic

Coverage: AA-Dwelling

100.00% =	1,574.75	5.44%
	1,574.75	

Area: Main Level

Living Room

Coverage: AA-Dwelling

100.00% =	1,613.50	5.57%
	1,613.50	

Bath

Coverage: AA-Dwelling

100.00% =	460.06	1.59%
	460.06	

Kitchen

100.00% =	2,024.74	6.99%
	2,024.74	

CAROL_DELP.

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Coverage: AA-Dwelling	98.12% =	1,986.71	
Coverage: CC-Personal Property	1.88% =	38.03	
Basement Landing		140.02	0.48%
Coverage: AA-Dwelling	100.00% =	140.02	
Stairs		615.14	2.12%
Coverage: AA-Dwelling	100.00% =	615.14	
Area Subtotal: Main Level		4,853.46	16.75%
Coverage: AA-Dwelling	99.22% =	4,815.43	
Coverage: CC-Personal Property	0.78% =	38.03	
Area: Basement			
HVAC Room		828.99	2.86%
Coverage: AA-Dwelling	100.00% =	828.99	
Main Basement		645.80	2.23%
Coverage: AA-Dwelling	100.00% =	645.80	
Basement Rear Room		248.15	0.86%
Coverage: AA-Dwelling	100.00% =	248.15	
Basement Mudroom		835.85	2.89%
Coverage: AA-Dwelling	100.00% =	835.85	
Basement Stairs		355.36	1.23%
Coverage: AA-Dwelling	100.00% =	355.36	
Deck		36.88	0.13%
Coverage: AA-Dwelling	100.00% =	36.88	
Deck Stairs		9.28	0.03%
Coverage: AA-Dwelling	100.00% =	9.28	
Exterior Stairs		37.35	0.13%
Coverage: AA-Dwelling	100.00% =	37.35	
Area Subtotal: Basement		2,997.66	10.35%
Coverage: AA-Dwelling	100.00% =	2,997.66	
Area Subtotal: SKETCH1		13,472.82	46.51%
Coverage: AA-Dwelling	99.72% =	13,434.79	
Coverage: CC-Personal Property	0.28% =	38.03	
Area: Elevations			
Area: Exterior			
Right Elevation		5,847.04	20.18%
Coverage: AA-Dwelling	100.00% =	5,847.04	
Area Subtotal: Exterior		5,847.04	20.18%
Coverage: AA-Dwelling	100.00% =	5,847.04	
Front Elevation		2,094.84	7.23%



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Coverage: AA-Dwelling	100.00% =	2,094.84	
Rear Elevation		2,684.60	9.27%
Coverage: AA-Dwelling	100.00% =	2,684.60	
Area Subtotal: Elevations		10,626.48	36.68%
Coverage: AA-Dwelling	100.00% =	10,626.48	
General Items		1,500.26	5.18%
Coverage: AA-Dwelling	100.00% =	1,500.26	
Labor Minimums Applied		106.13	0.37%
Coverage: AA-Dwelling	100.00% =	106.13	
Subtotal of Areas		28,967.94	100.00%
Coverage: AA-Dwelling	99.87% =	28,929.91	
Coverage: CC-Personal Property	0.13% =	38.03	
Total		28,967.94	100.00%



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Recap by Category with Depreciation

General Contractor O&P Items		RCV	Deprec.	ACV
ACOUSTICAL TREATMENTS		59.07	11.81	47.26
Coverage: AA-Dwelling	@ 100.00% =	59.07		
APPLIANCES		69.07		69.07
Coverage: AA-Dwelling	@ 100.00% =	69.07		
CONT: CLEAN APPLIANCES		38.03		38.03
Coverage: CC-Personal Property	@ 100.00% =	38.03		
CLEANING		4,353.87		4,353.87
Coverage: AA-Dwelling	@ 100.00% =	4,353.87		
CONTENT MANIPULATION		465.64		465.64
Coverage: AA-Dwelling	@ 100.00% =	465.64		
GENERAL DEMOLITION		3,203.78		3,203.78
Coverage: AA-Dwelling	@ 100.00% =	3,203.78		
ELECTRICAL		740.62	8.98	731.64
Coverage: AA-Dwelling	@ 100.00% =	740.62		
FINISH CARPENTRY / TRIMWORK		371.05	18.36	352.69
Coverage: AA-Dwelling	@ 100.00% =	371.05		
FRAMING & ROUGH CARPENTRY		1,684.36	763.58	920.78
Coverage: AA-Dwelling	@ 100.00% =	1,684.36		
HEAT, VENT & AIR CONDITIONING		223.25		223.25
Coverage: AA-Dwelling	@ 100.00% =	223.25		
INSULATION		12.93	0.86	12.07
Coverage: AA-Dwelling	@ 100.00% =	12.93		
LIGHT FIXTURES		446.28	37.91	408.37
Coverage: AA-Dwelling	@ 100.00% =	446.28		
PAINTING		4,536.44	826.64	3,709.80
Coverage: AA-Dwelling	@ 100.00% =	4,536.44		
ROOFING		2,888.10	1,103.35	1,784.75
Coverage: AA-Dwelling	@ 100.00% =	2,888.10		
SIDING		5,562.88	1,084.78	4,478.10
Coverage: AA-Dwelling	@ 100.00% =	5,562.88		
SOFFIT, FASCIA, & GUTTER		1,667.10	872.75	794.35
Coverage: AA-Dwelling	@ 100.00% =	1,667.10		
WINDOW TREATMENT		581.20	523.08	58.12
Coverage: AA-Dwelling	@ 100.00% =	581.20		
WINDOWS - VINYL		2,064.27	688.08	1,376.19
Coverage: AA-Dwelling	@ 100.00% =	2,064.27		
General Contractor O&P Items Subtotal		28,967.94	5,940.18	23,027.76
Material Sales Tax		474.11	157.99	316.12
Coverage: AA-Dwelling	@ 100.00% =	474.11		
Cleaning Mtl Tax		5.43		5.43
Coverage: AA-Dwelling	@ 99.82% =	5.42		



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Coverage: CC-Personal Property	@	0.18% =	0.01		
General Contractor Overhead			2,944.86	609.90	2,334.96
Coverage: AA-Dwelling	@	99.87% =	2,941.06		
Coverage: CC-Personal Property	@	0.13% =	3.80		
General Contractor Profit			2,944.86	609.90	2,334.96
Coverage: AA-Dwelling	@	99.87% =	2,941.06		
Coverage: CC-Personal Property	@	0.13% =	3.80		
Cleaning Sales Tax			316.71		316.71
Coverage: AA-Dwelling	@	99.13% =	313.97		
Coverage: CC-Personal Property	@	0.87% =	2.74		
Total			35,653.91	7,317.97	28,335.94

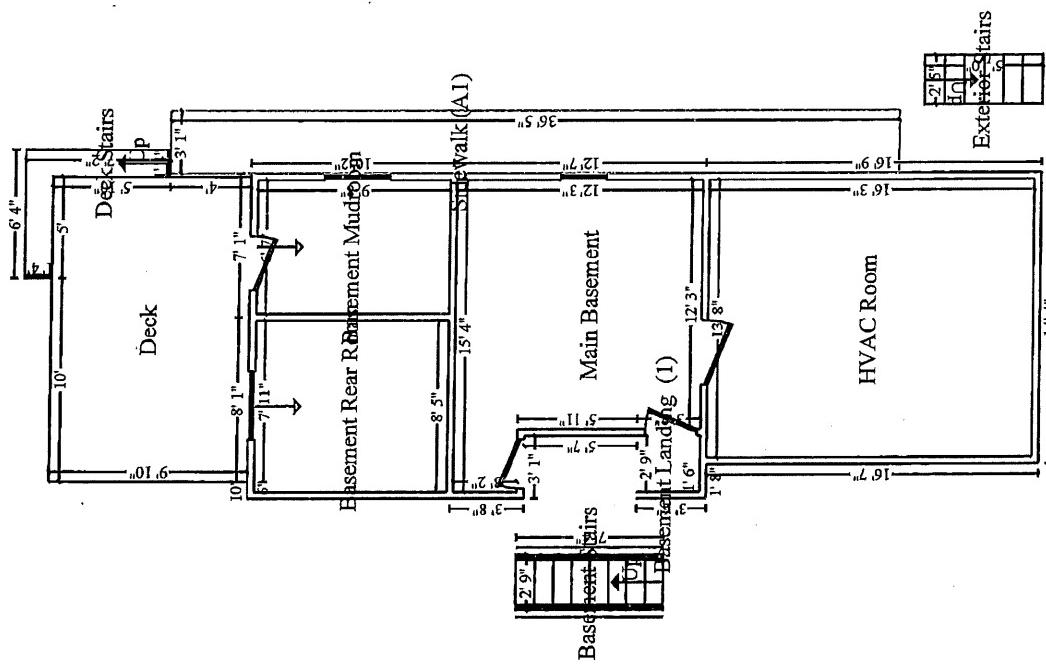
Depending upon the circumstances of your loss, our estimate may or may not include an amount for general contractor's overhead and profit. If you have questions regarding general contractor's overhead and profit and whether the services of a general contractor are appropriate for your loss, please contact your claim representative before proceeding with repairs.

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Specialized skill, licensing or certification may be needed of any contractor(s) that you retain, for instance, to identify the presence and nature of any potential contaminants, toxins, pollutants, or other hazards that may be encountered during the course of the work, or to utilize appropriate work practices and procedures during the course of the work. Check with your local or State public health or environmental agency regarding potential hazards, including contractor qualifications and other requirements. For your safety, it is prudent to avoid areas where damaged structures, materials or unknown substances may be present, and to not disturb such structures, material, or unknown substances until your contractors have inspected the work site.

The suggestions above are provided only for your consideration. They in no way supplement, alter or modify your existing coverage. Your insurance policy is the legal contract that contains the terms and limitations of your coverage.

If you have any concerns about the grade of flooring on your estimate, you may take advantage of a free service that will provide you with a more specific analysis. To use this option, please keep a 12" x 12" sample of your damaged flooring, and notify your Allstate adjuster that you would like the additional analysis.



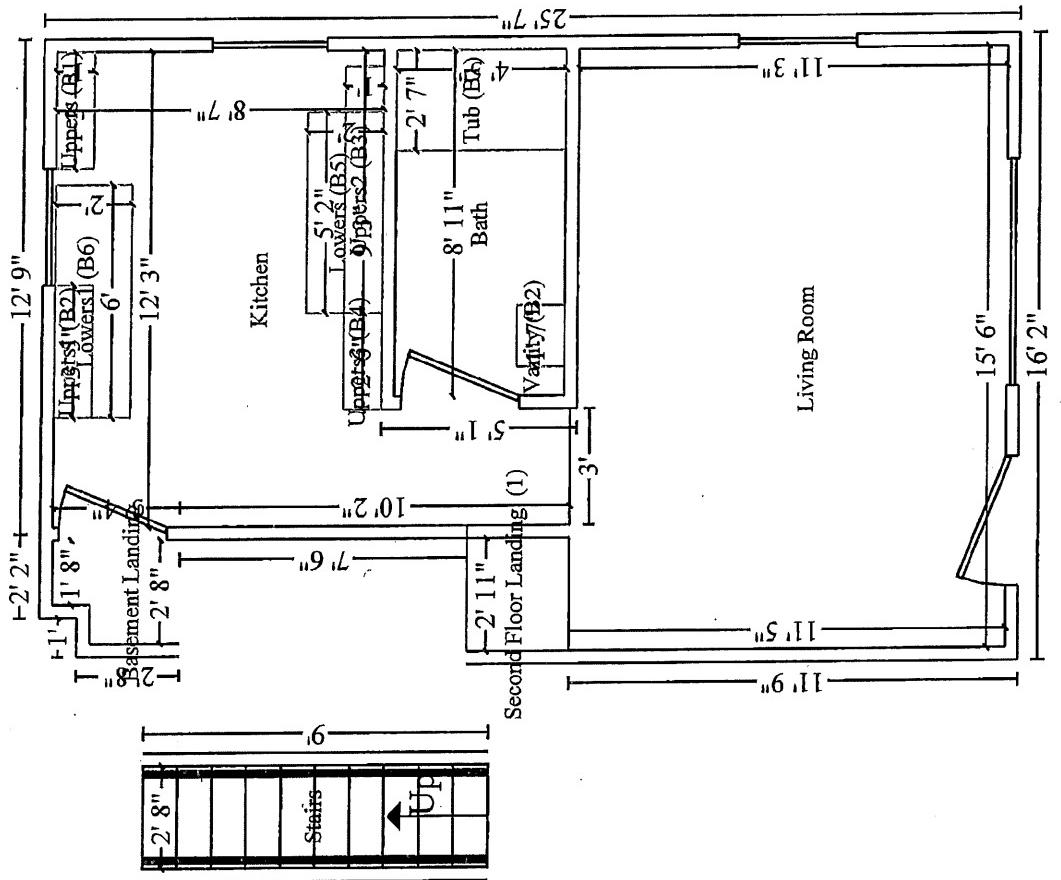
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Basement

CAROL_DELP

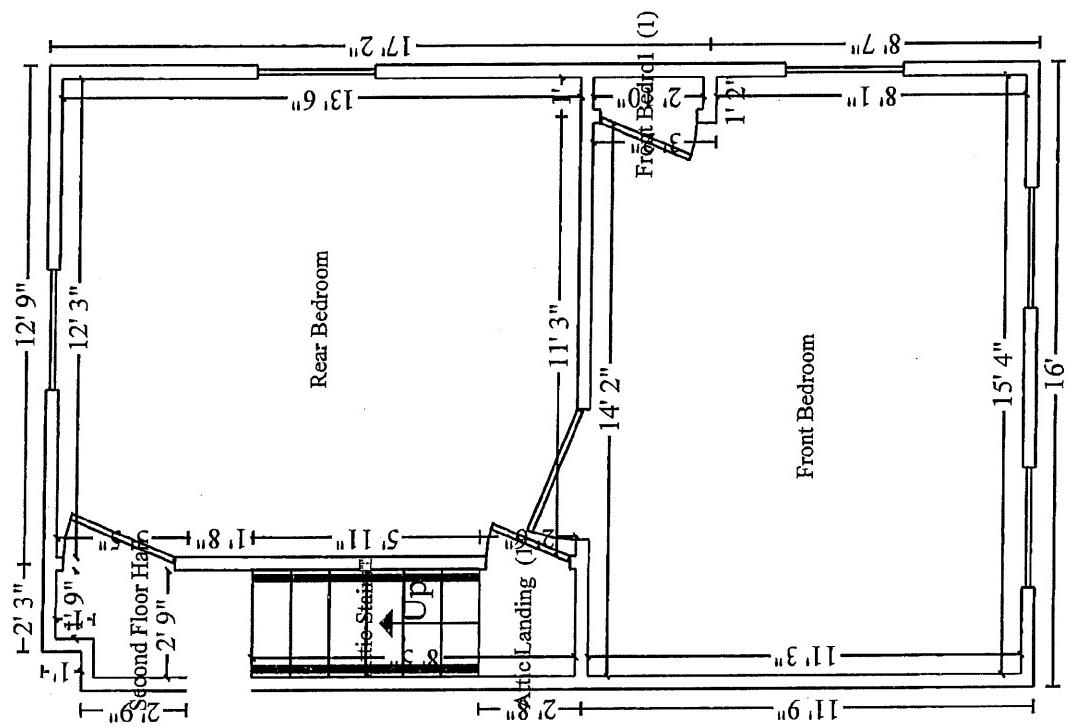
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Main Level



N
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Second Floor

CAROL_DELP

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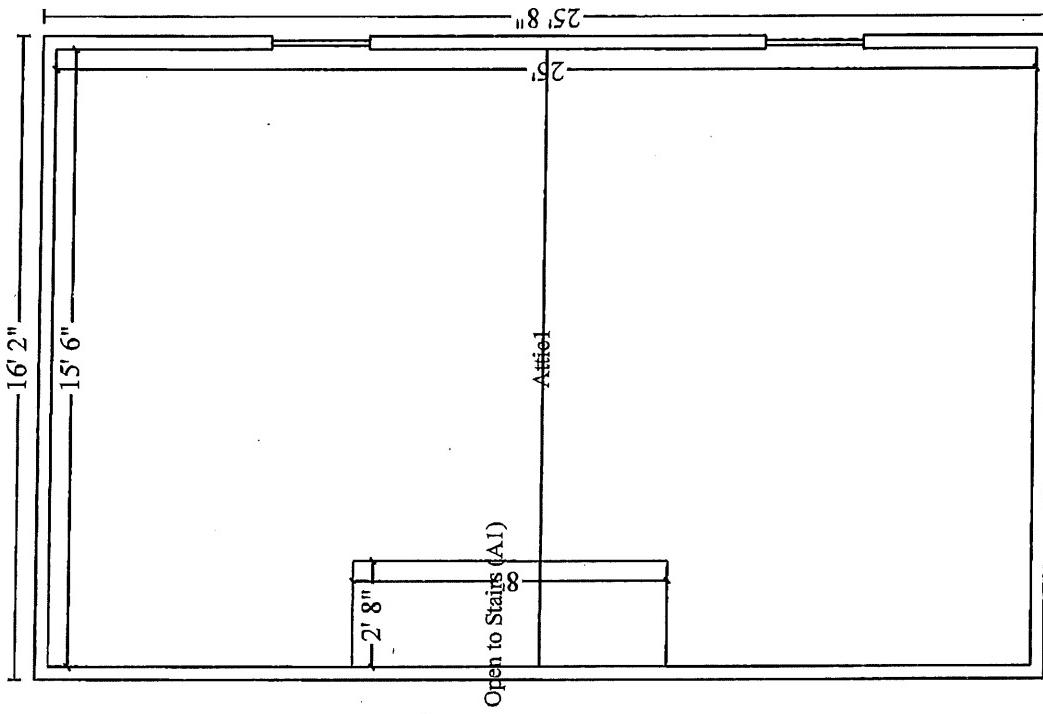
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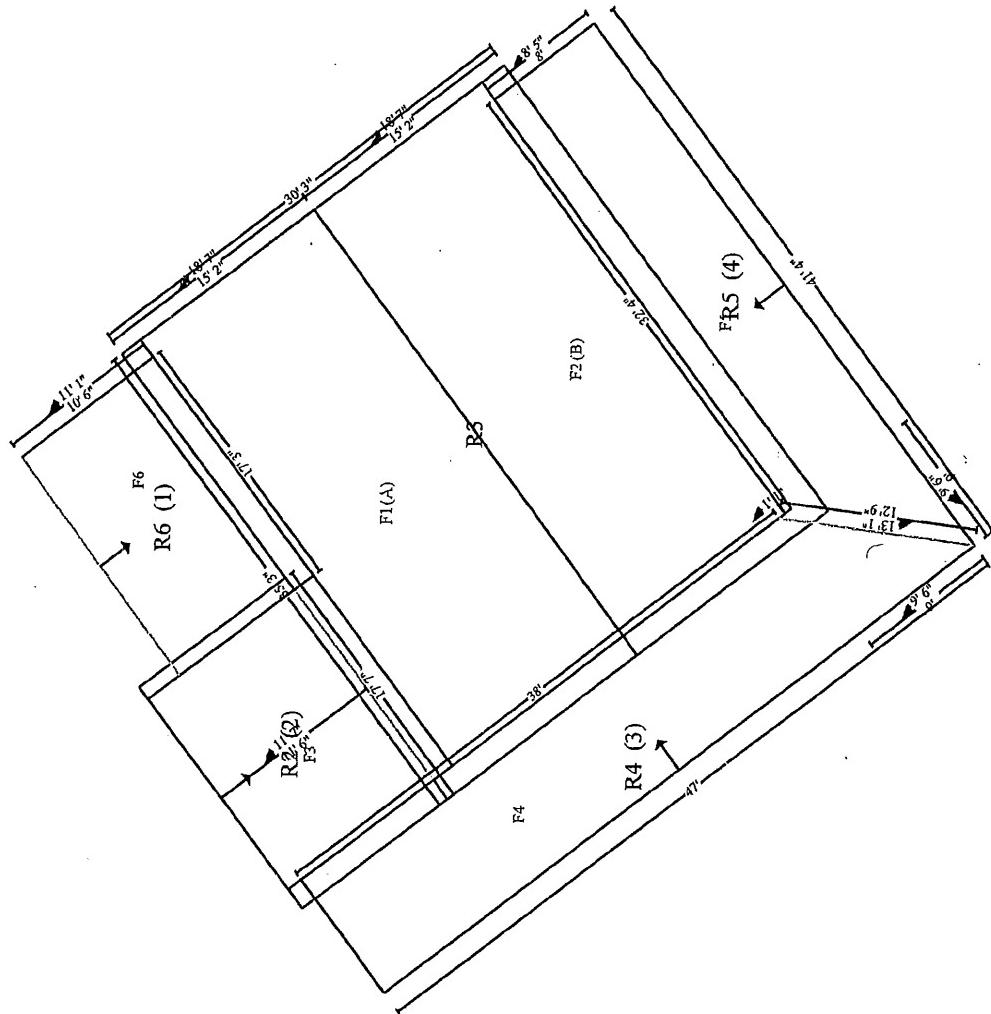


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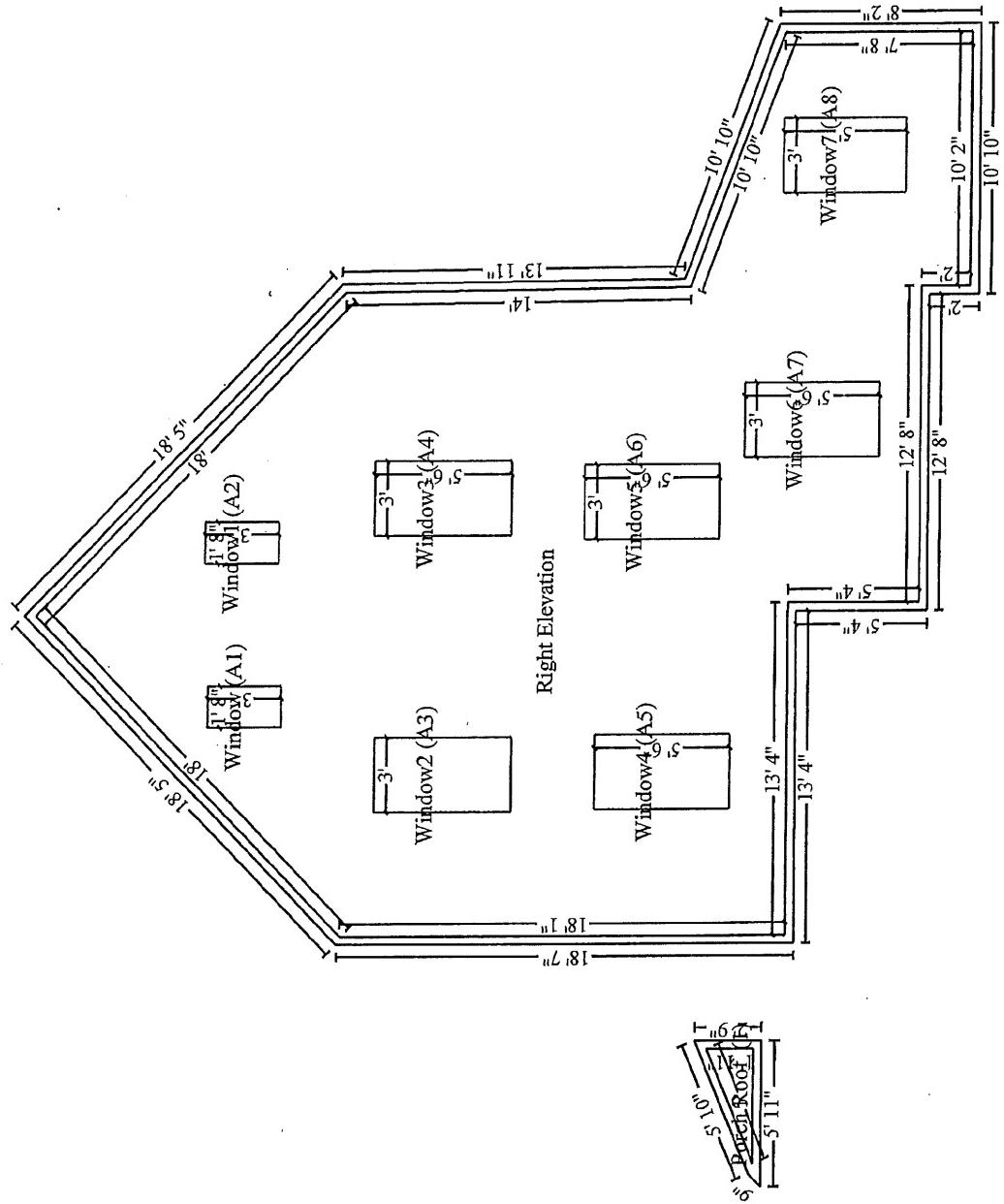
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6/7/2018

CAROL DELP



Source - Eagle View - Source - Eagle View



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Exterior

CAROL_DELP

6/7/2018

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Photo Sheet

Northeast Property Market Claim Office

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Insured: CAROL DELP

Claim #: 0498574425

Policy #: 000908711469



1-O_2016_4.jpg

Date Taken: 4/26/2016

Taken By: EAGLEVIEW



2-N_2016_4.jpg

Date Taken: 4/26/2016

Taken By: EAGLEVIEW

Photo Sheet

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3-S_2016_4.jpg

Date Taken: 4/26/2018
Taken By: EAGLEVIEW



4-E_2016_4.jpg

Date Taken: 4/26/2018
Taken By: EAGLEVIEW

Photo Sheet

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Claim #: 0498574425
Policy #: 000908711469



5-W_2018_4.jpg
Date Taken: 4/26/2018
Taken By: EAGLEVIEW



6-Risk
Date Taken: 4/27/2018
Taken By: Ryan Kajunski

Photo Sheet

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Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



7-Right Elevation

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



8-Right Elevation

Date Taken: 4/27/2018

Taken By: Ryan Kajunski

Photo Sheet

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Claim #: 0498574425
Policy #: 000908711469



9-Right Elevation

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



10-Right Elevation

Date Taken: 4/27/2018

Taken By: Ryan Kajunski

Photo Sheet

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Phone: (800) 280-0714
Fax: (866) 547-5534

Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



11-Rear Elevation
Date Taken: 4/27/2018
Taken By: Ryan Kajunski



12-Rear Elevation
Date Taken: 4/27/2018
Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

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Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



13-Attic

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



14-Attic

Date Taken: 4/27/2018

Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

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Claim #: 0498574425
Policy #: 000908711469



15-Attic

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



16-Attic

Date Taken: 4/27/2018

Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

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Phone: (800) 280-0714
Fax: (866) 547-5534

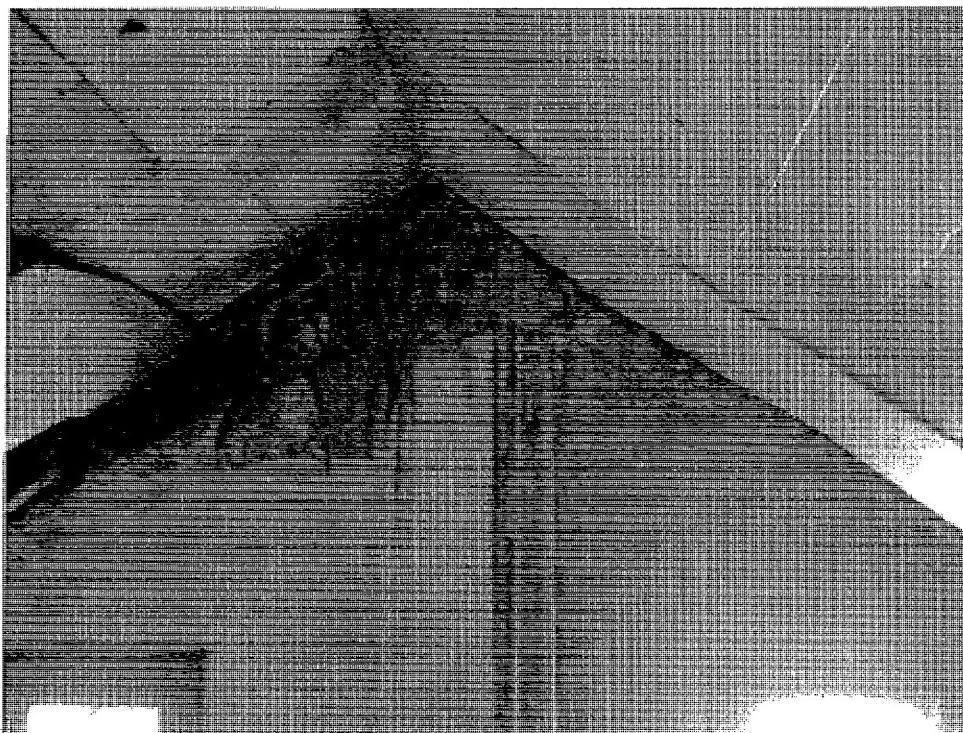
Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



17-Attic

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



18-Attic

Date Taken: 4/27/2018

Taken By: Ryan Kajunski

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Policy #: 000908711469



19-Attic

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



20-Attic

Date Taken: 4/27/2018

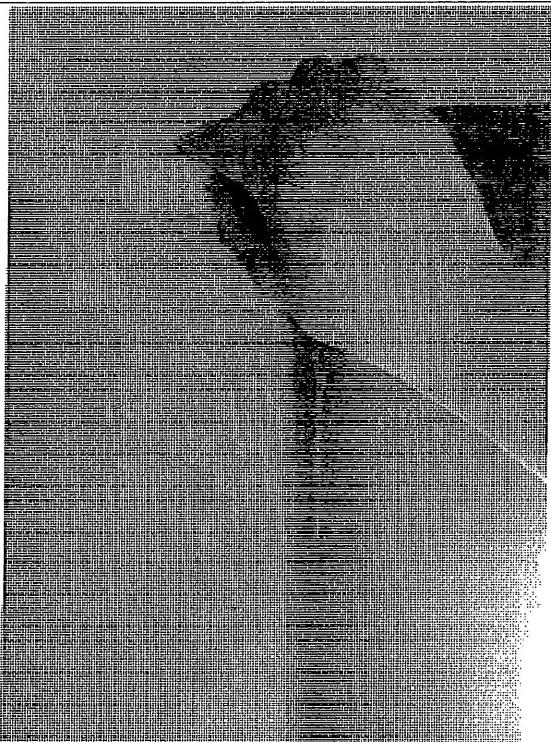
Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110
Malvern, Pennsylvania 19355
Phone: (800) 280-0714
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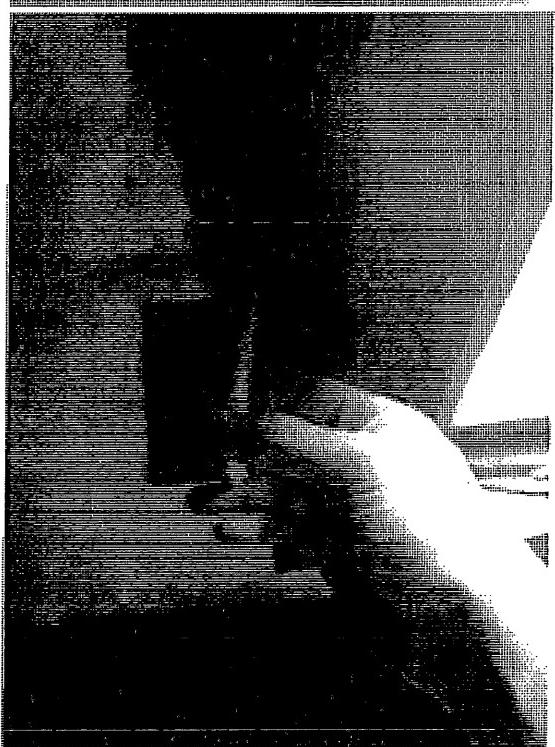
Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



21-Attic

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



22-Attic

Date Taken: 4/27/2018

Taken By: Ryan Kajunski

Photo Sheet

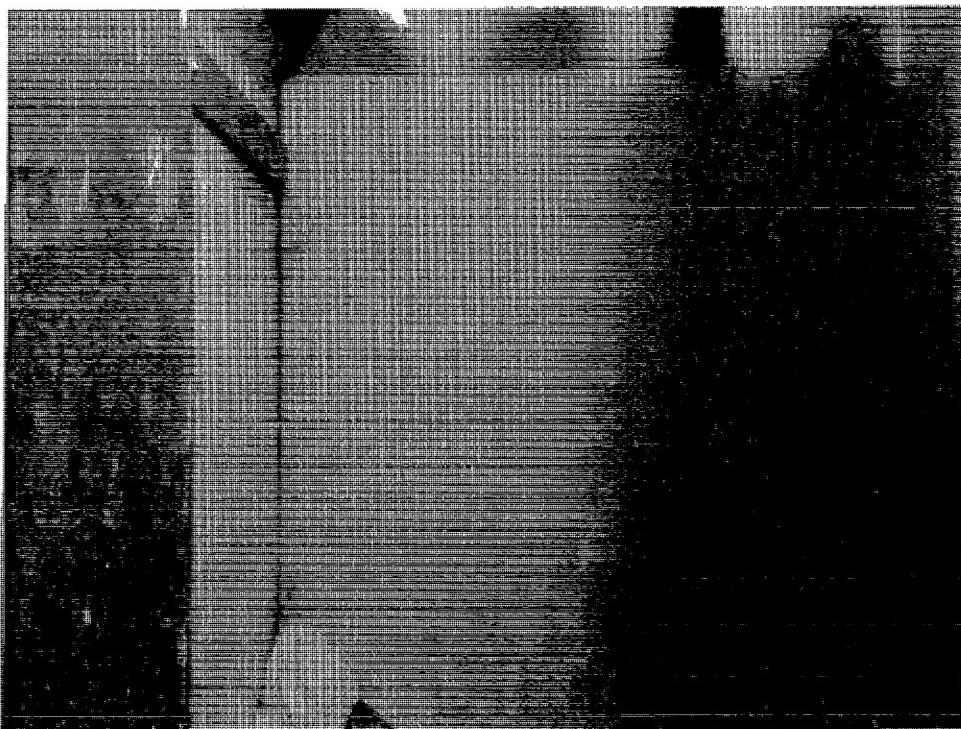
Northeast Property Market Claim Office

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Phone: (800) 280-0714
Fax: (866) 547-5534

Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



23-Attic Landing
Date Taken: 4/27/2018
Taken By: Ryan Kajunski



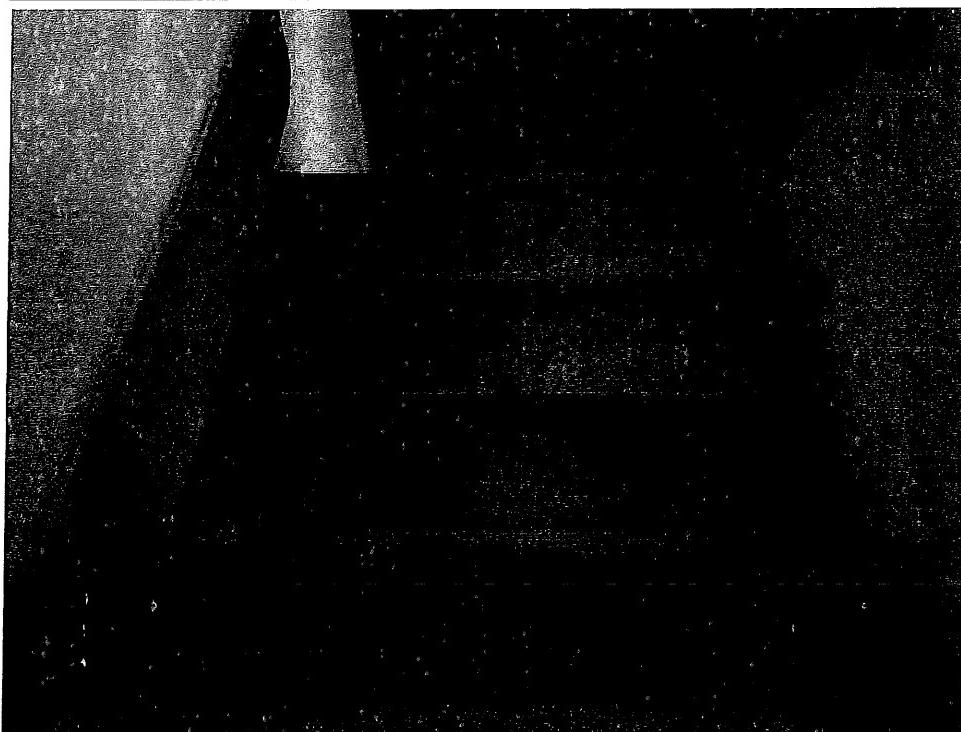
24-Attic Landing
Date Taken: 4/27/2018
Taken By: Ryan Kajunski

Photo Sheet

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Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



25-Attic Stairs
Date Taken: 4/27/2018
Taken By: Ryan Kajunski



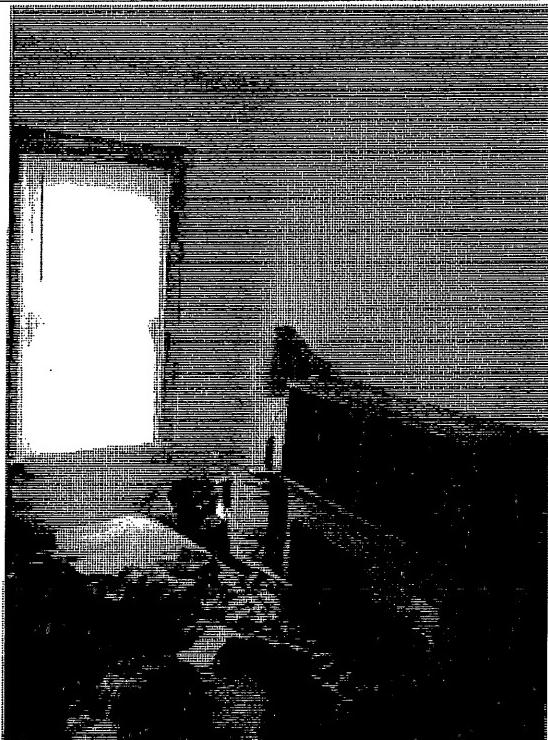
26-Attic Landing
Date Taken: 4/27/2018
Taken By: Ryan Kajunski

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Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



27-Front Bedroom

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



28-Front Bedroom

Date Taken: 4/27/2018

Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

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Phone: (800) 280-0714
Fax: (866) 547-5534

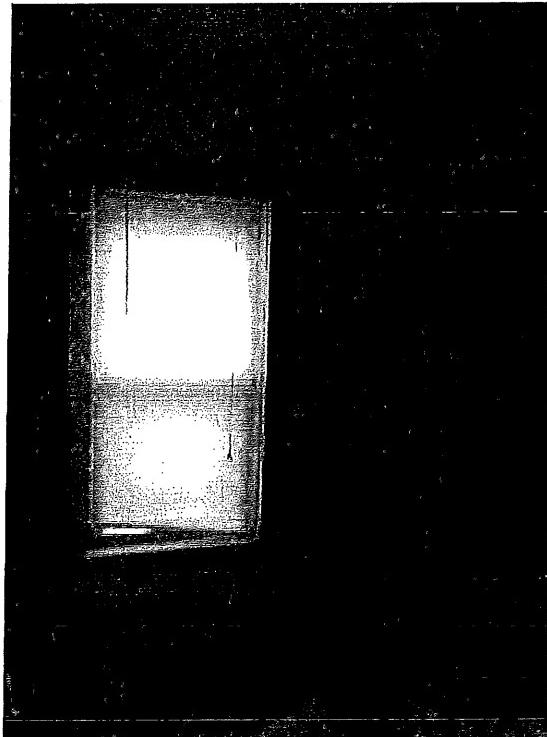
Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



29-Front Bedroom

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



30-Front Bedroom

Date Taken: 4/27/2018

Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110

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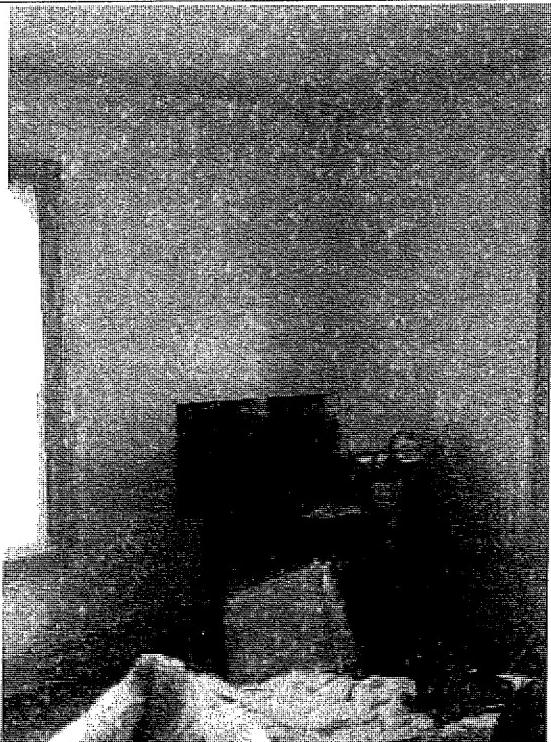
Phone: (800) 280-0714

Fax: (866) 547-5534

Insured: CAROL DELP

Claim #: 0498574425

Policy #: 000908711469



31-Front Bedroom

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



32-Rear Bedroom

Date Taken: 4/27/2018

Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110

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Phone: (800) 280-0714

Fax: (866) 547-5534

Insured: CAROL DELP

Claim #: 0498574425

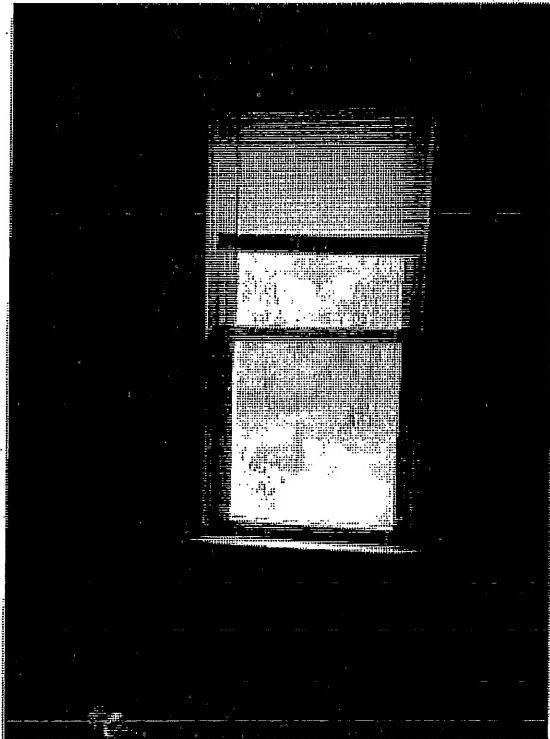
Policy #: 000908711469



33-Rear Bedroom

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



34-Rear Bedroom

Date Taken: 4/27/2018

Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

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Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



35-Front Bedroom

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



36-Front Bedroom

Date Taken: 4/27/2018

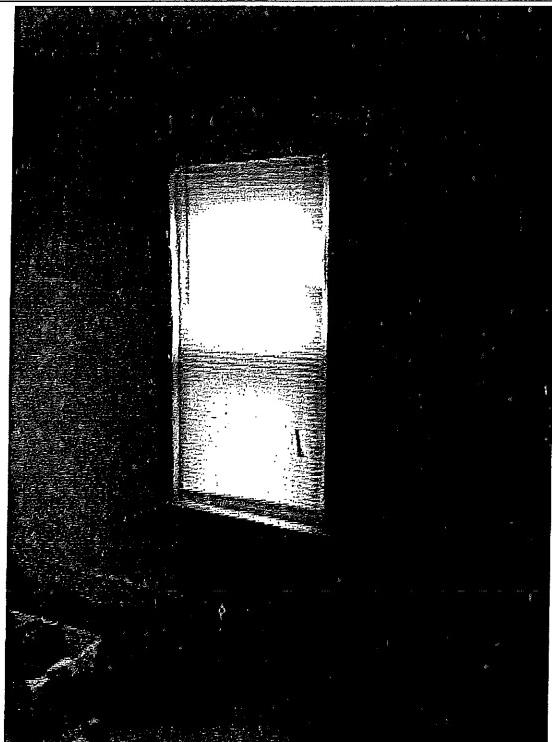
Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

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Fax: (866) 547-5534

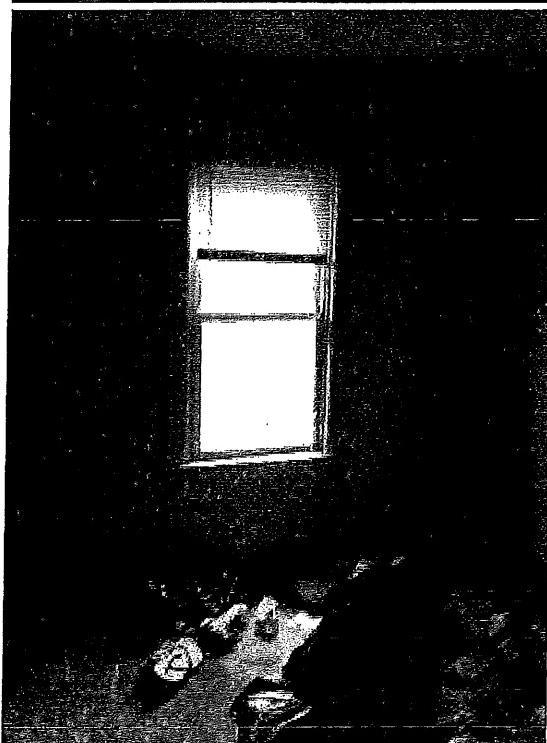
Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



37-Rear Bedroom

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



38-Rear Bedroom

Date Taken: 4/27/2018

Taken By: Ryan Kajunski

Photo Sheet

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Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



39-Rear Bedroom

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



40-Rear Bedroom

Date Taken: 4/27/2018

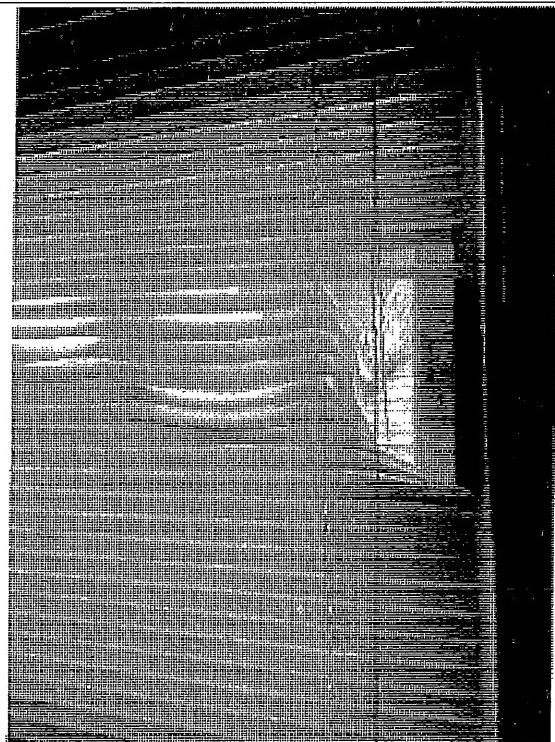
Taken By: Ryan Kajunski

Photo Sheet

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1200 Atwater Drive, Suite 110
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Phone: (800) 280-0714
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Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



41-Rear Bedroom

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



42-Rear Bedroom

Date Taken: 4/27/2018

Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

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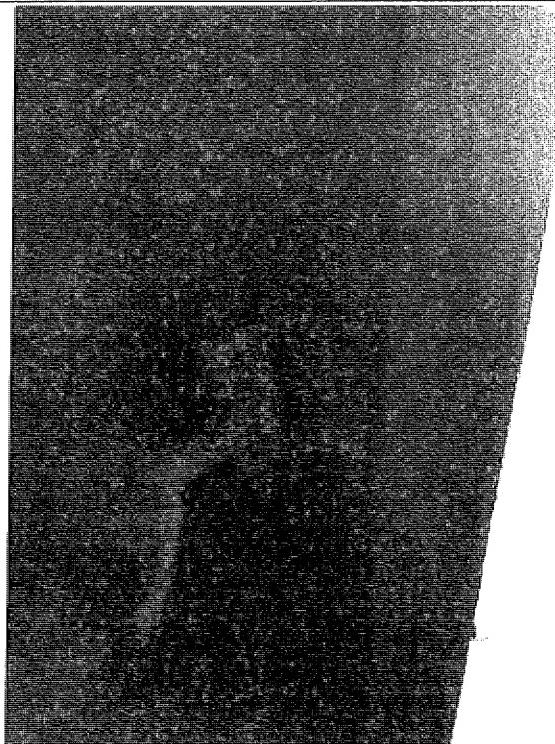
Phone: (800) 280-0714

Fax: (866) 547-5534

Insured: CAROL DELP

Claim #: 0498574425

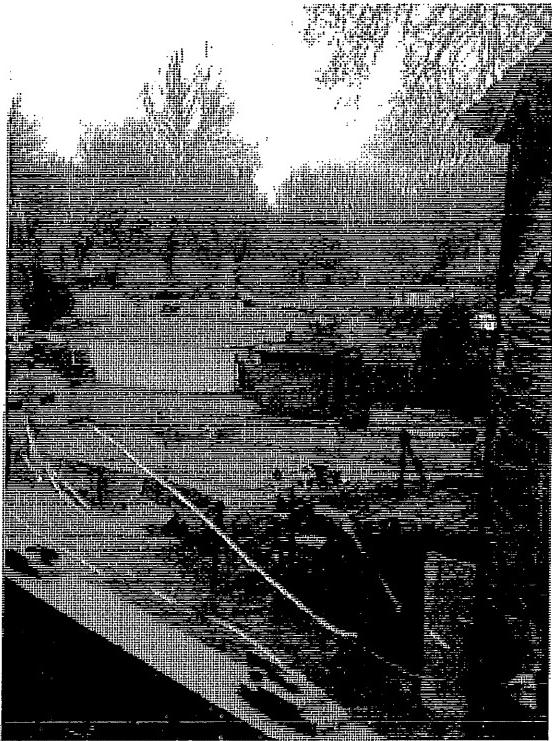
Policy #: 000908711469



43-Rear Bedroom

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



44-Rear Bedroom

Date Taken: 4/27/2018

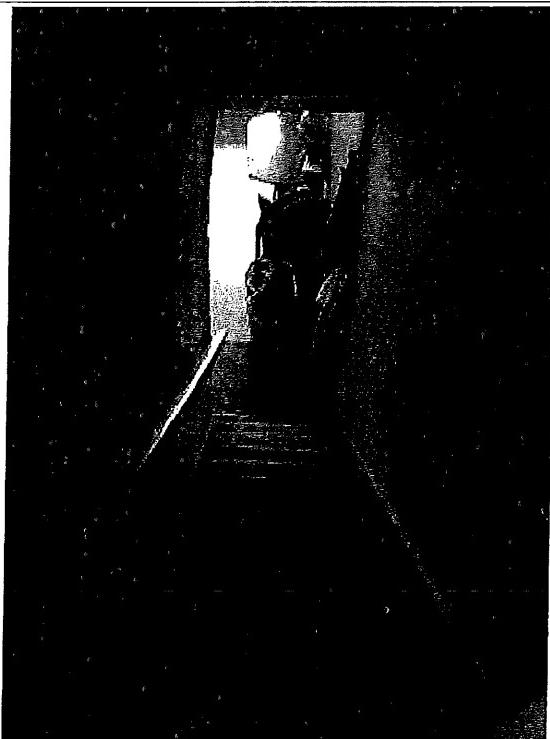
Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110
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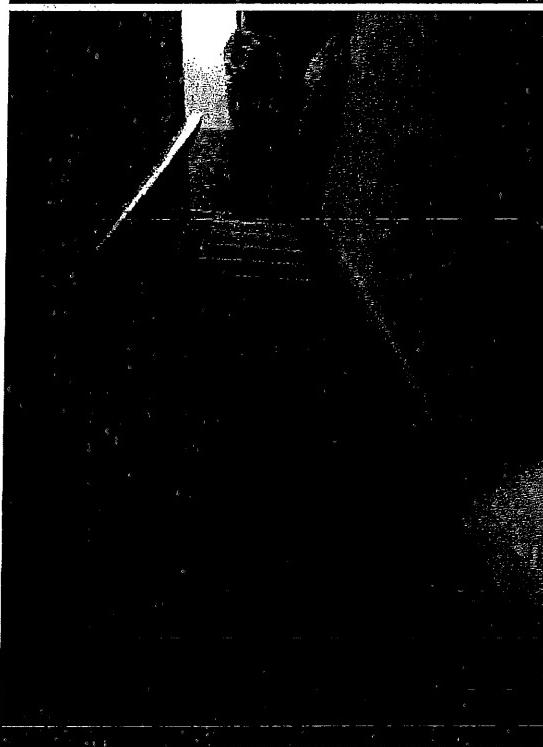
Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



45-Second Story Stairwell

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



46-Second Story Stairwell

Date Taken: 4/27/2018

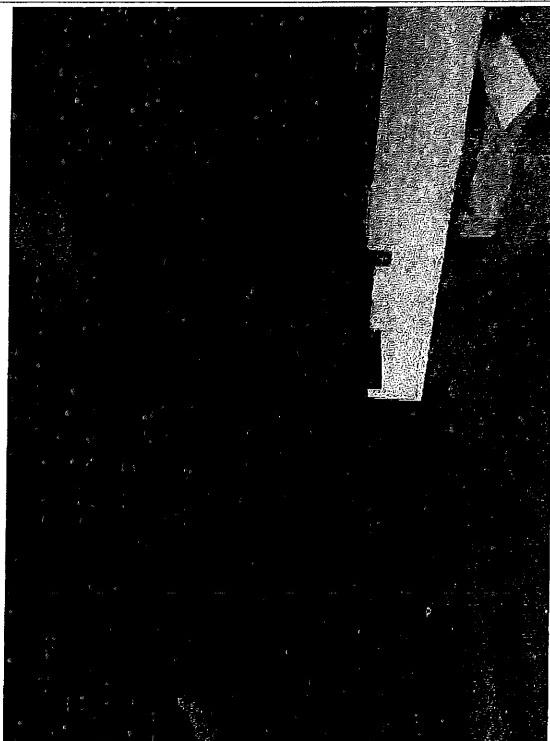
Taken By: Ryan Kajunski

Photo Sheet

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Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



47-Second Story Stairwell **IMG_0915**

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



48-Second Story Stairwell

Date Taken: 4/27/2018

Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

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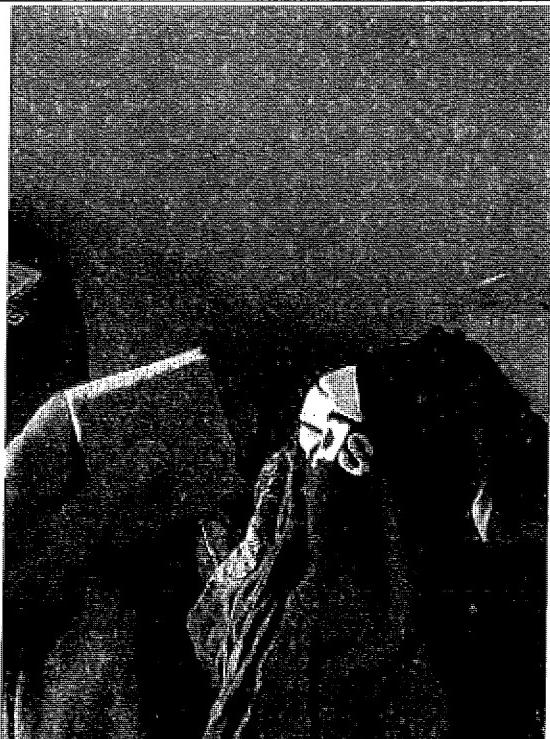
Phone: (800) 280-0714

Fax: (866) 547-5534

Insured: CAROL DELP

Claim #: 0498574425

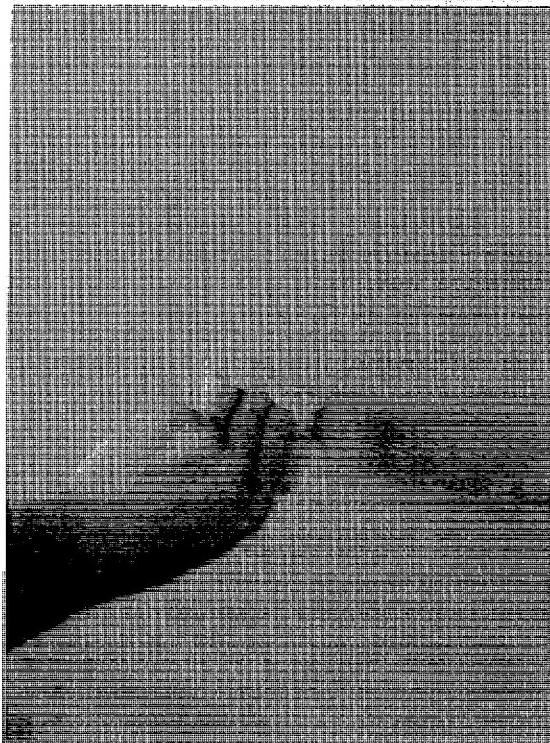
Policy #: 000908711469



49-Living Room

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



50-Living Room

Date Taken: 4/27/2018

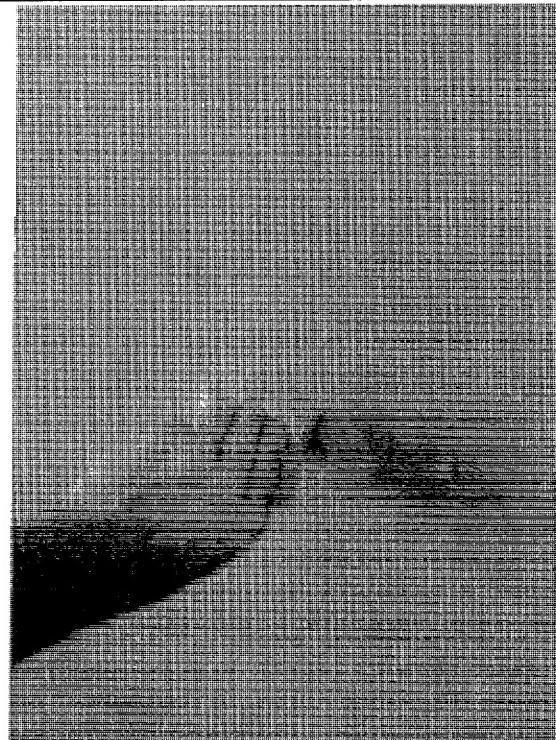
Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110
Malvern, Pennsylvania 19355
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Fax: (866) 547-5534

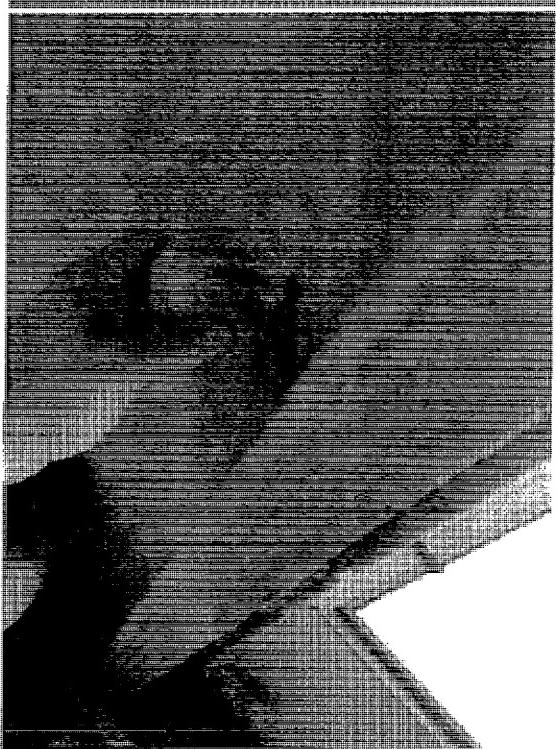
Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



51-Living Room

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



52-Living Room

Date Taken: 4/27/2018

Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office
1200 Atwater Drive, Suite 110
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Fax: (866) 547-5534

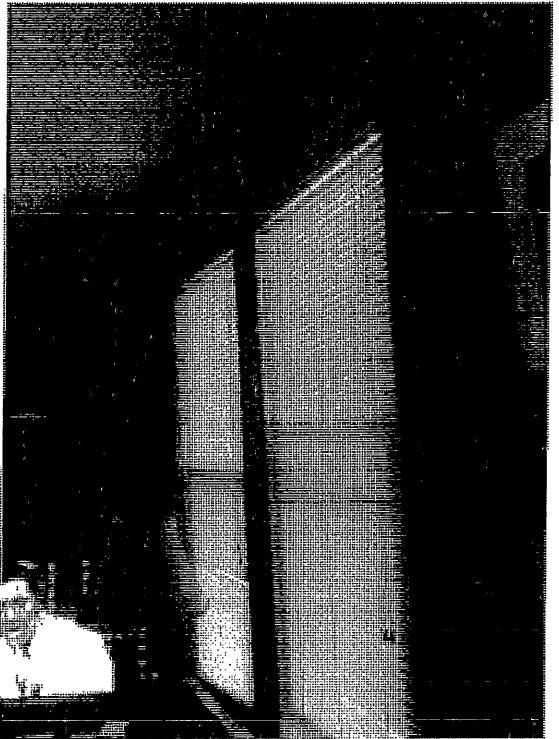
Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



53-Living Room

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



54-Living Room

Date Taken: 4/27/2018

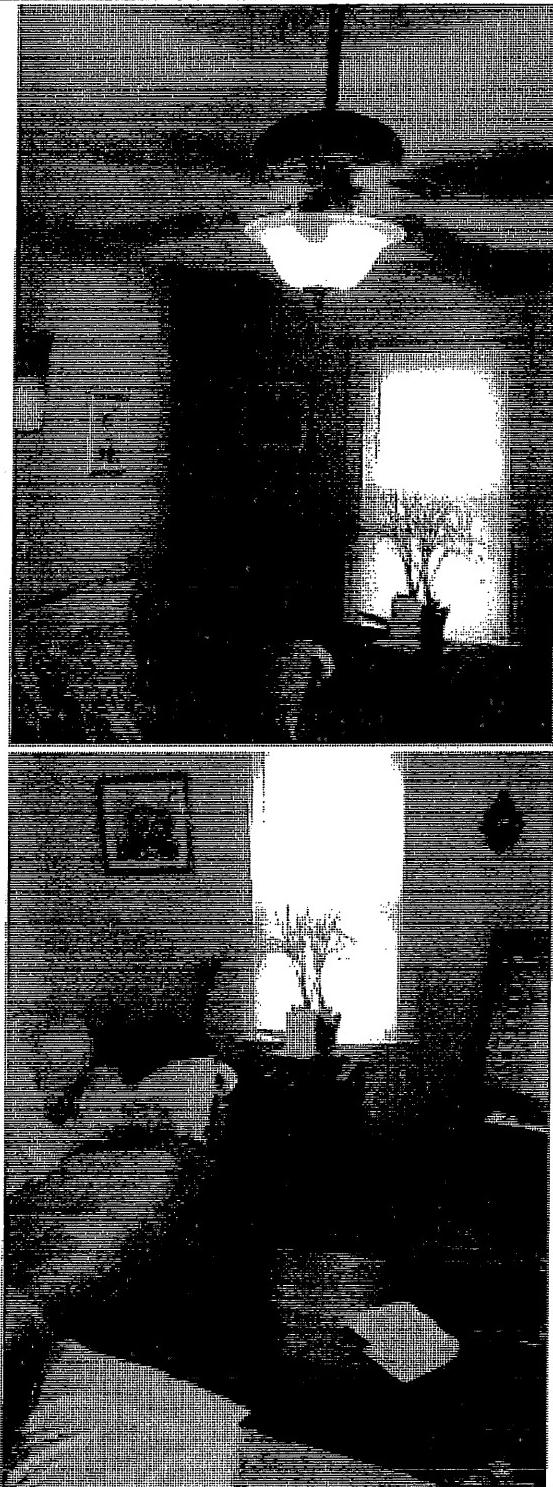
Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

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Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



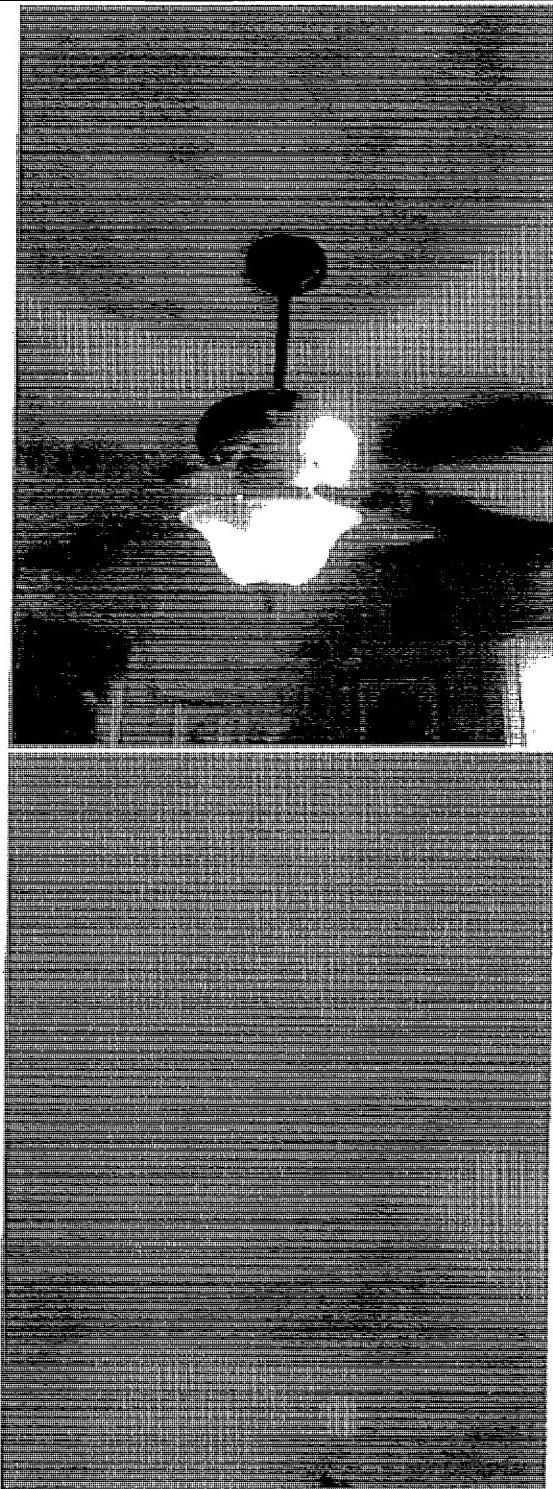
55-Living Room
Date Taken: 4/27/2018
Taken By: Ryan Kajunski

56-Living Room
Date Taken: 4/27/2018
Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office
1200 Atwater Drive, Suite 110
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Fax: (866) 547-5534

Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



57-Living Room
Date Taken: 4/27/2018
Taken By: Ryan Kajunski

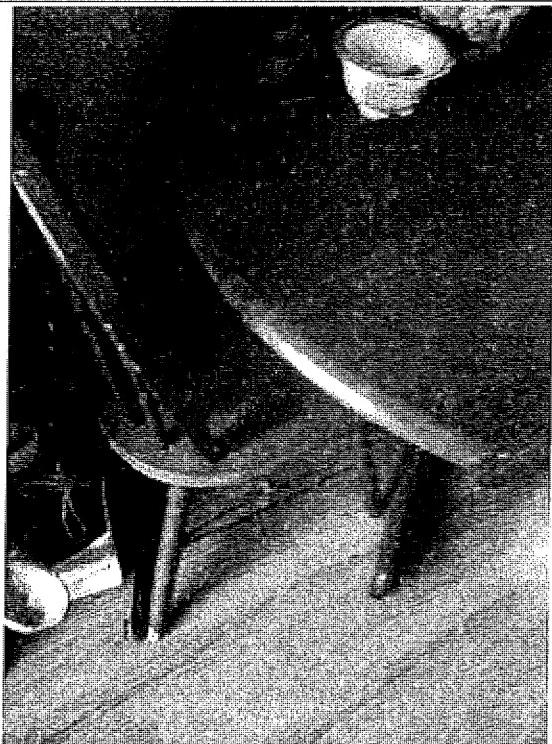
58-Living Room
Date Taken: 4/27/2018
Taken By: Ryan Kajunski

Photo Sheet

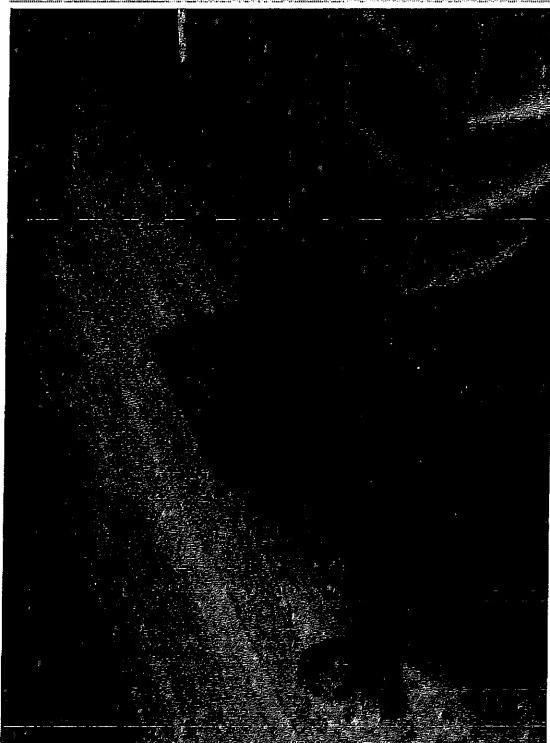
Northeast Property Market Claim Office

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Malvern, Pennsylvania 19355
Phone: (800) 280-0714
Fax: (866) 547-5534

Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



59-Living Room
Date Taken: 4/27/2018
Taken By: Ryan Kajunski

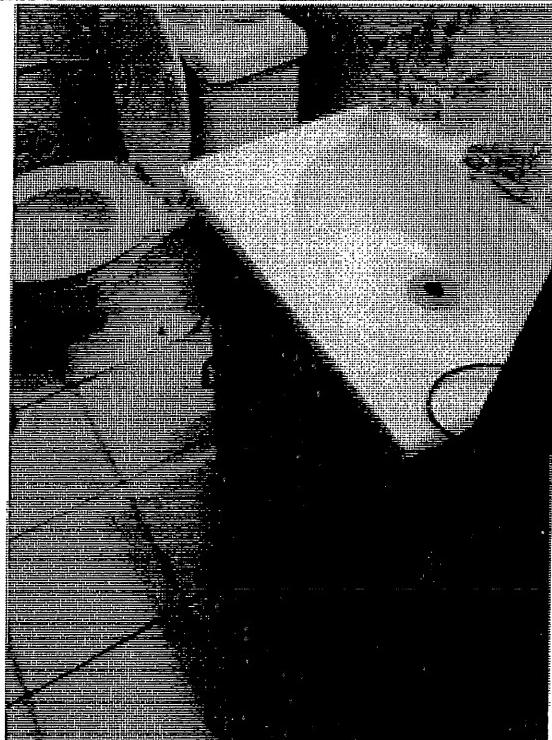


60-Living Room
Date Taken: 4/27/2018
Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office
1200 Atwater Drive, Suite 110
Malvern, Pennsylvania 19355
Phone: (800) 280-0714
Fax: (866) 547-5534

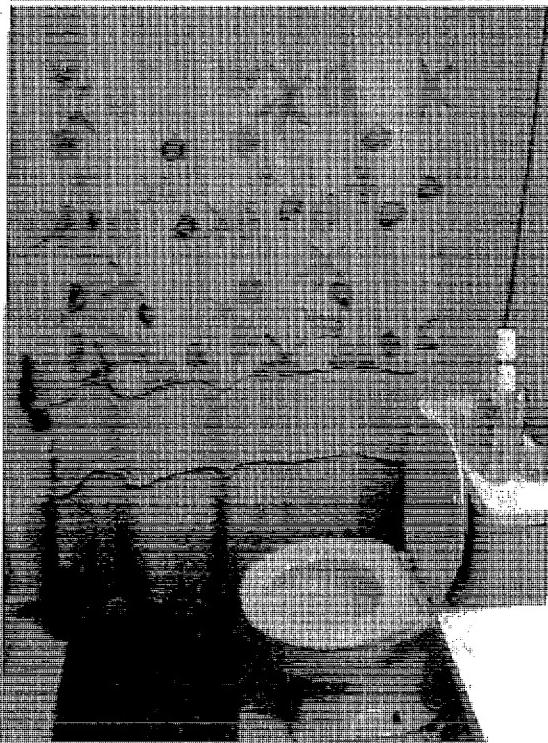
Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



61-Bathroom

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



62-Bathroom

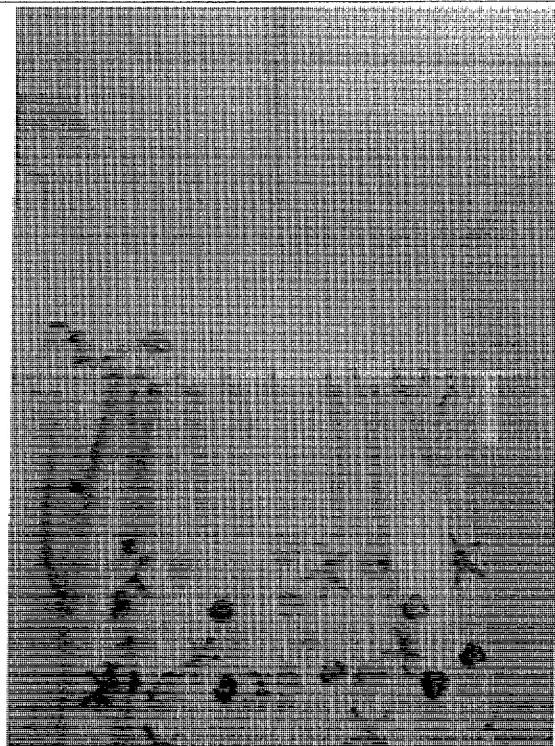
Date Taken: 4/27/2018

Taken By: Ryan Kajunski

Photo Sheet

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Malvern, Pennsylvania 19355
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Fax: (866) 547-5534

Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



63-Bathroom

Date Taken: 4/27/2018
Taken By: Ryan Kajunski



64-Bathroom

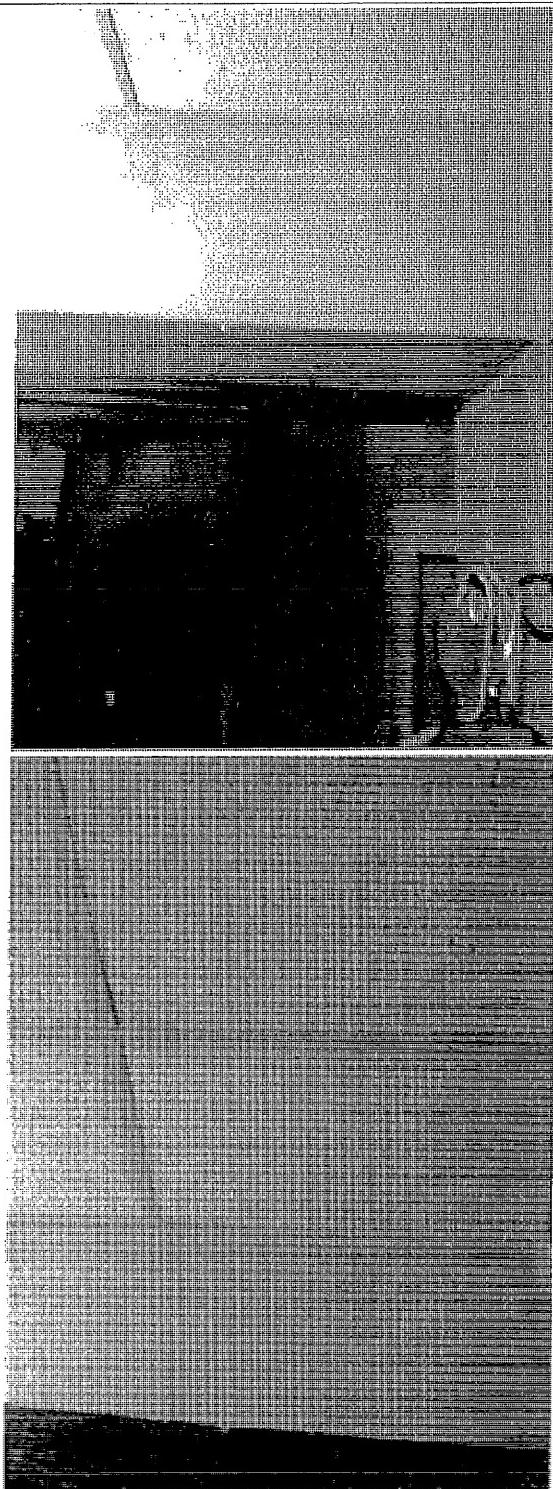
Date Taken: 4/27/2018
Taken By: Ryan Kajunski

Photo Sheet

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Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



65-Bathroom

Date Taken: 4/27/2018
Taken By: Ryan Kajunski

66-Bathroom

Date Taken: 4/27/2018
Taken By: Ryan Kajunski

Photo Sheet

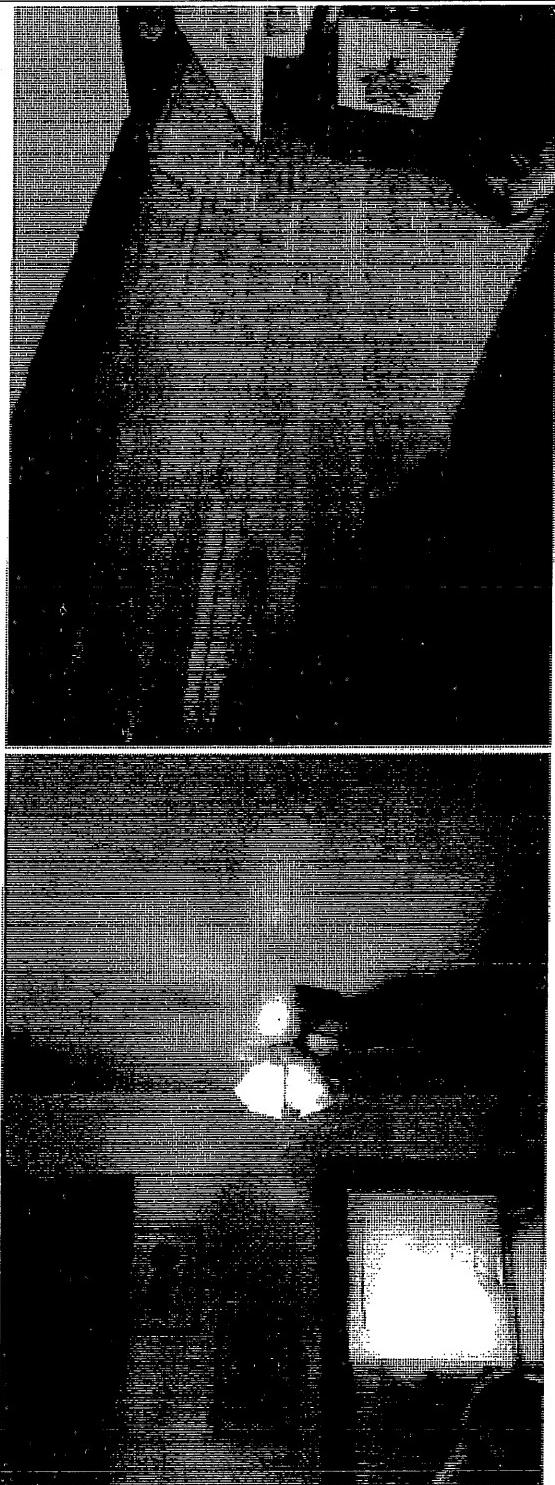
Northeast Property Market Claim Office

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Phone: (800) 280-0714
Fax: (866) 547-5534

Insured: CAROL DELP

Claim #: 0498574425

Policy #: 000908711469



67-Kitchen

Date Taken: 4/27/2018

Taken By: Ryan Kajunski

68-Kitchen

Date Taken: 4/27/2018

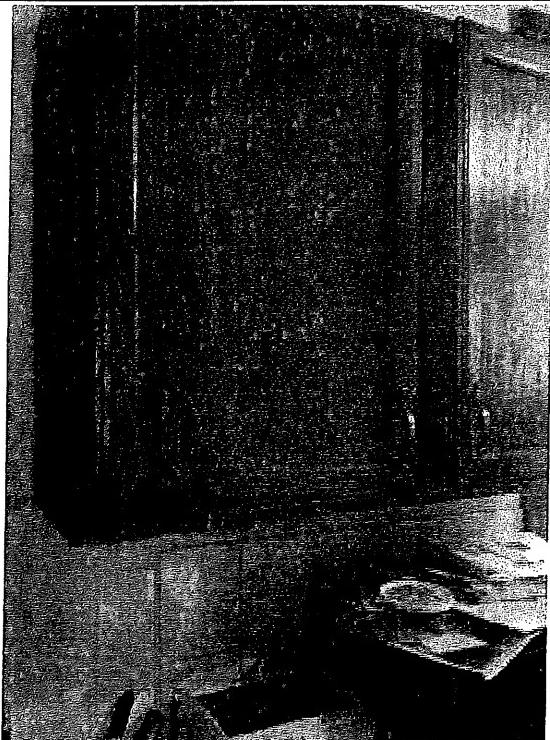
Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110
Malvern, Pennsylvania 19355
Phone: (800) 280-0714
Fax: (866) 547-5534

Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



69-Kitchen

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



70-Kitchen

Date Taken: 4/27/2018

Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110
Malvern, Pennsylvania 19355
Phone: (800) 280-0714
Fax: (866) 547-5534

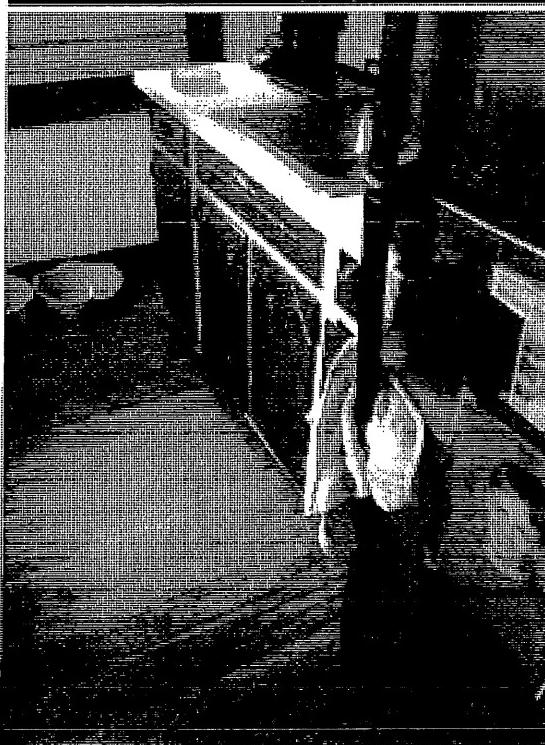
Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



71-IMG_0940

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



72-Kitchen

Date Taken: 4/27/2018

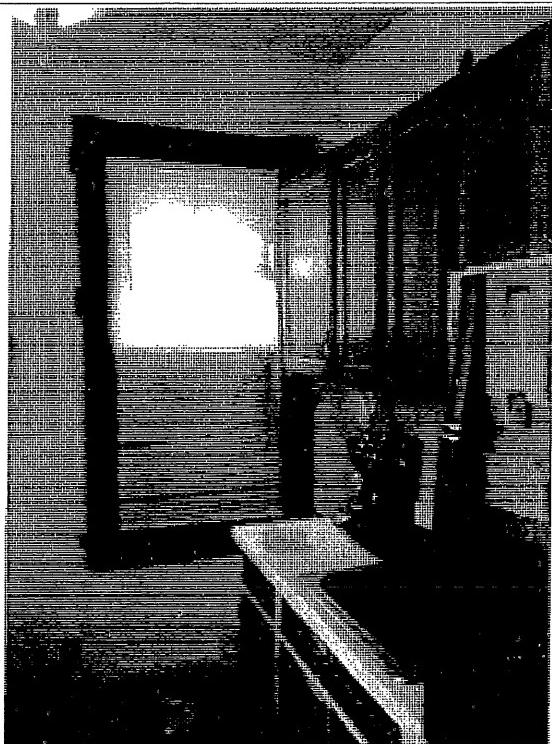
Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110
Malvern, Pennsylvania 19355
Phone: (800) 280-0714
Fax: (866) 547-5534

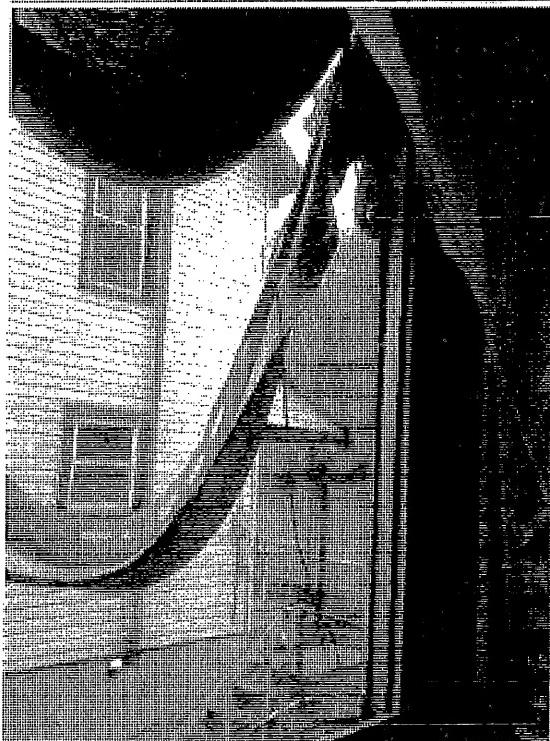
Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



73-Kitchen

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



74-Kitchen

Date Taken: 4/27/2018

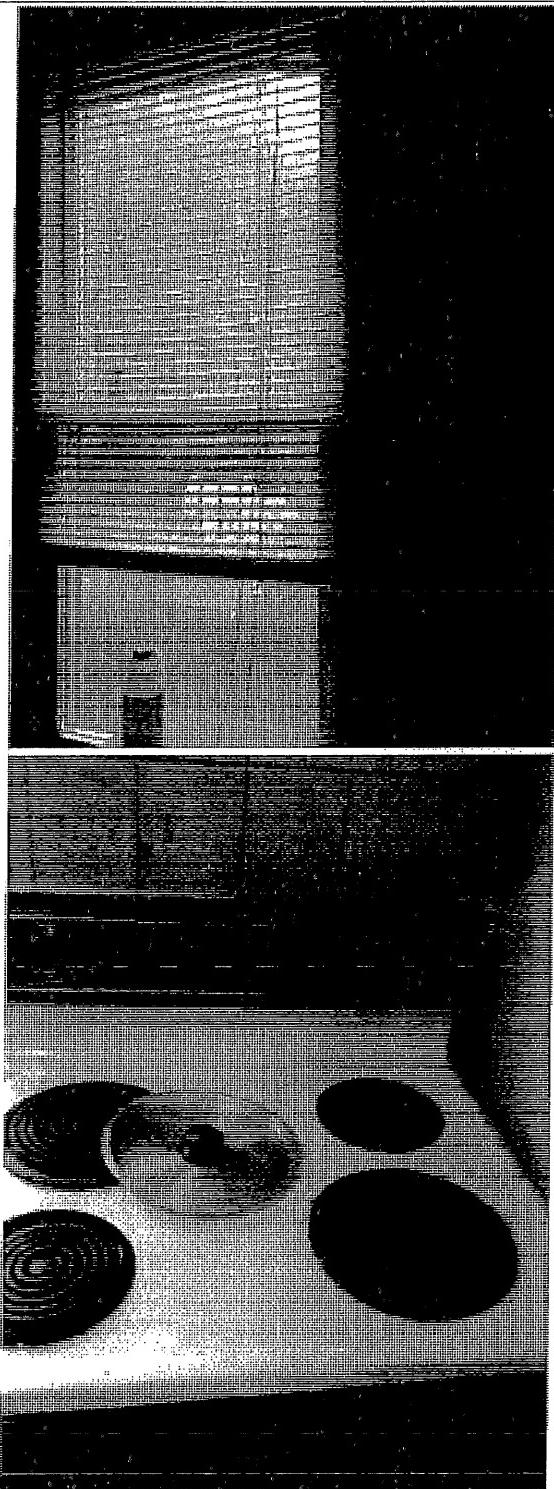
Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110
Malvern, Pennsylvania 19355
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Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



75-Kitchen

Date Taken: 4/27/2018
Taken By: Ryan Kajunski

76-Kitchen

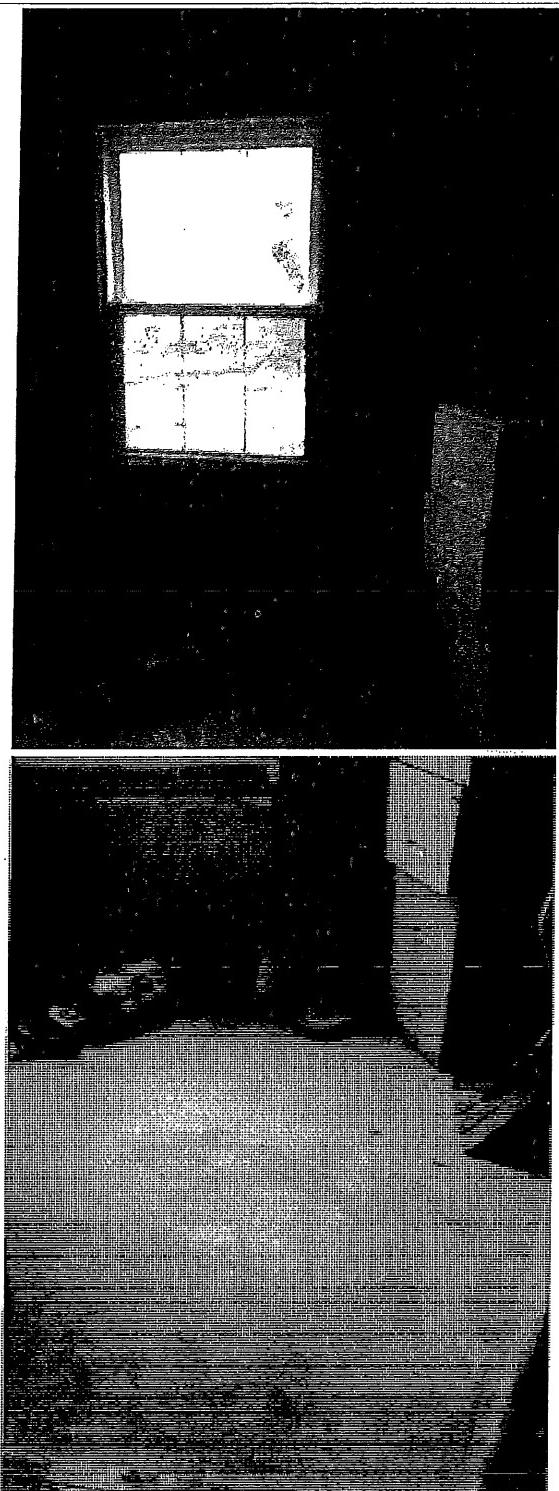
Date Taken: 4/27/2018
Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

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Malvern, Pennsylvania 19355
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Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



77-Basement Mudroom

Date Taken: 4/27/2018

Taken By: Ryan Kajunski

78-Basement Mudroom

Date Taken: 4/27/2018

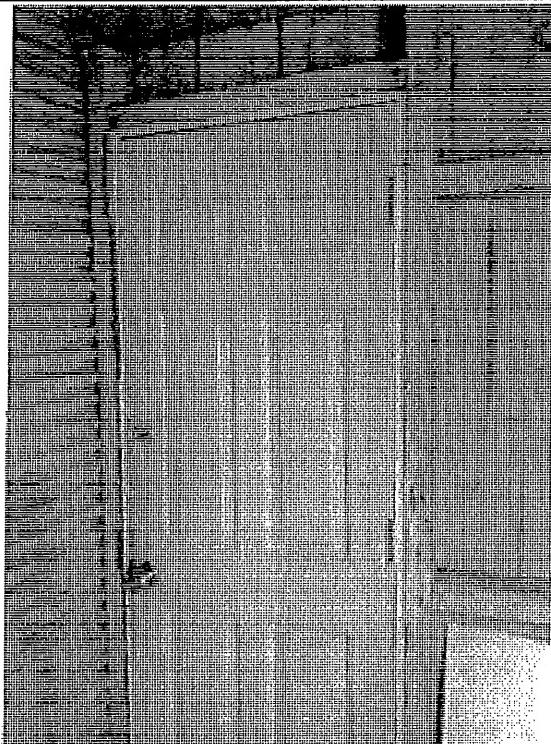
Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110
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Phone: (800) 280-0714
Fax: (866) 547-5534

Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



79-Basement Mudroom

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



80-Basement Mudroom

Date Taken: 4/27/2018

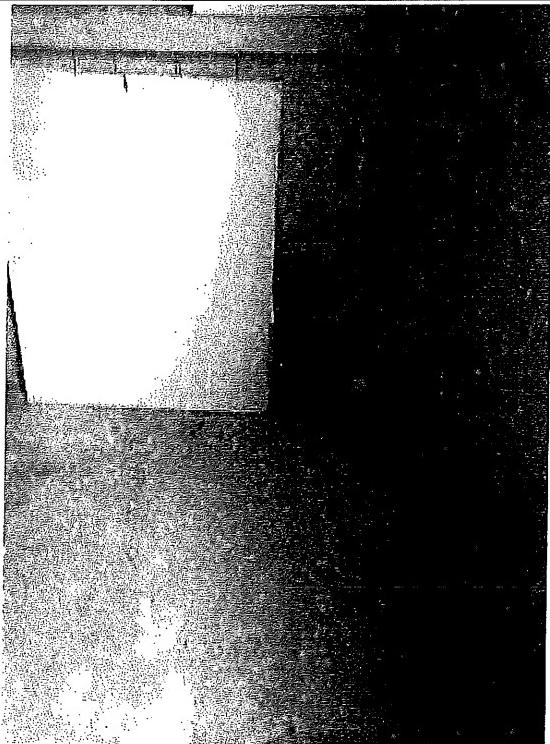
Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

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Malvern, Pennsylvania 19355
Phone: (800) 280-0714
Fax: (866) 547-5534

Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



81-Basement Mudroom
Date Taken: 4/27/2018
Taken By: Ryan Kajunski



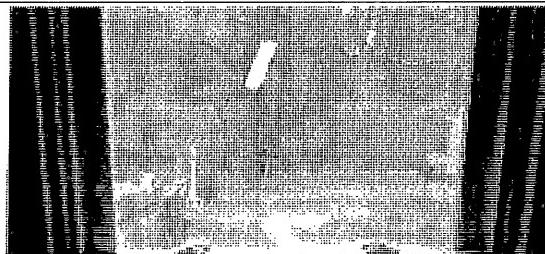
82-Basement Mudroom
Date Taken: 4/27/2018
Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110
Malvern, Pennsylvania 19355
Phone: (800) 280-0714
Fax: (866) 547-5534

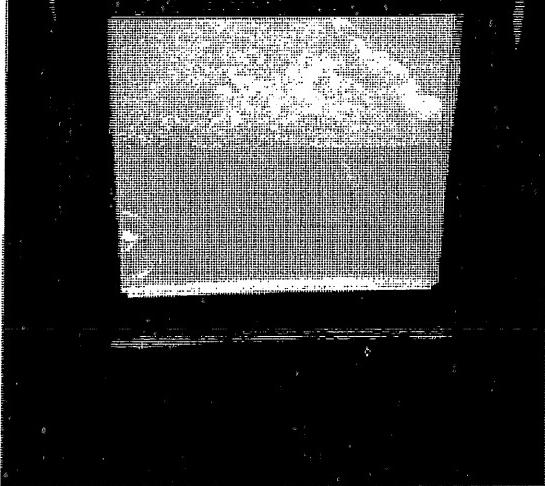
Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



83-Basement Rear Room

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



84-Basement Rear Room

Date Taken: 4/27/2018

Taken By: Ryan Kajunski

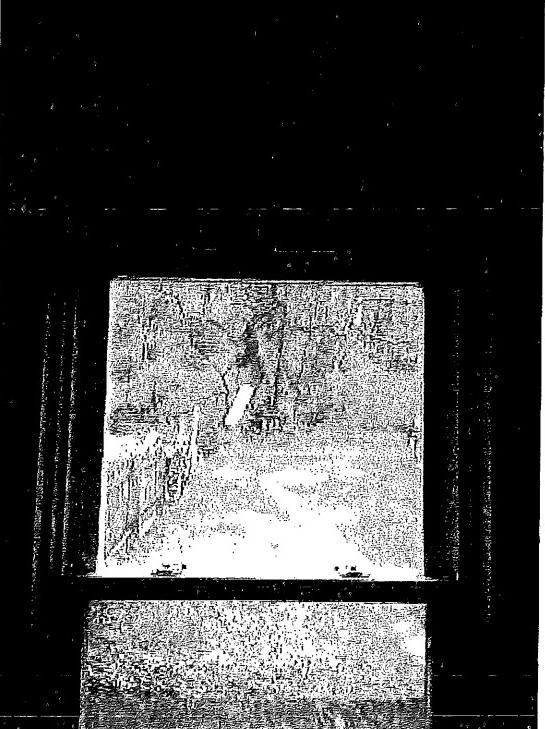


Photo Sheet

Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110

Malvern, Pennsylvania 19355

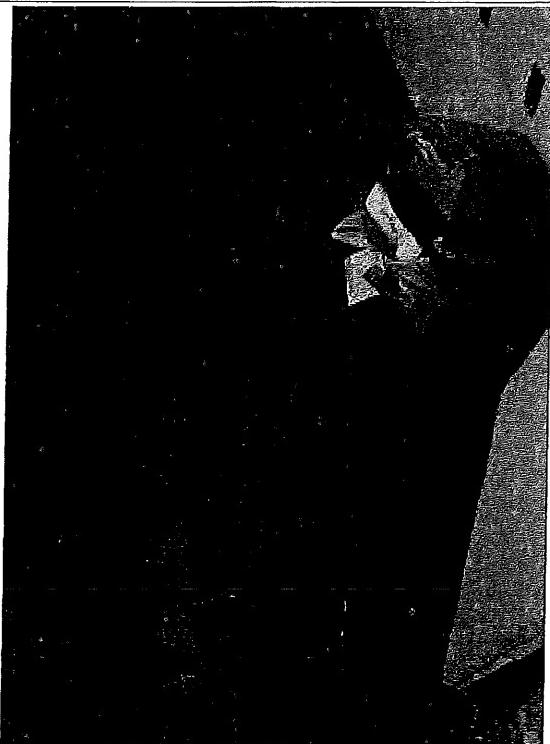
Phone: (800) 280-0714

Fax: (866) 547-5534

Insured: CAROL DELP

Claim #: 0498574425

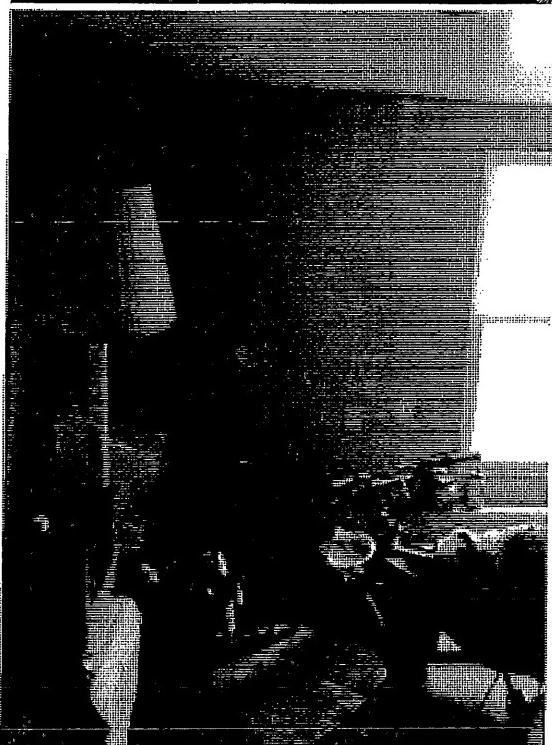
Policy #: 000908711469



85-Basement Main Room

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



86-Basement Main Room

Date Taken: 4/27/2018

Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110

Malvern, Pennsylvania 19355

Phone: (800) 280-0714

Fax: (866) 547-5534

Insured: CAROL DELP

Claim #: 0498574425

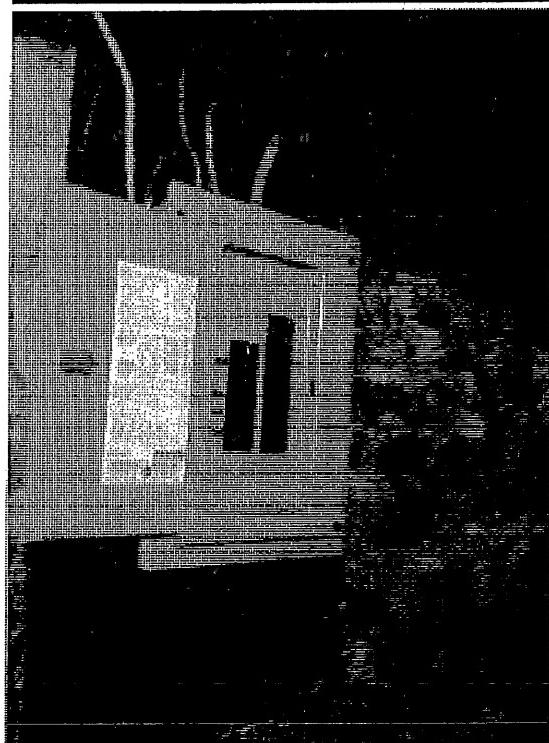
Policy #: 000908711469



87-Basement HVAC

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



88-Basement HVAC

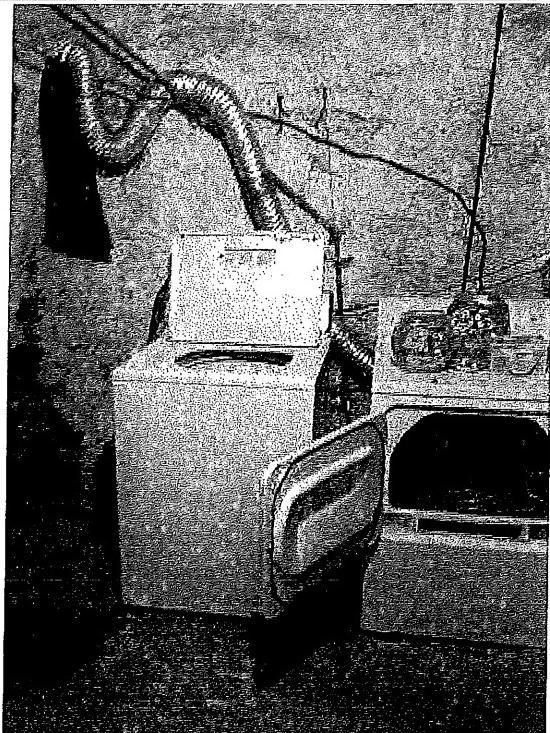
Date Taken: 4/27/2018

Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office
1200 Atwater Drive, Suite 110
Malvern, Pennsylvania 19355
Phone: (800) 280-0714
Fax: (866) 547-5534

Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



89-IMG_0958

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



90-Basement HVAC

Date Taken: 4/27/2018

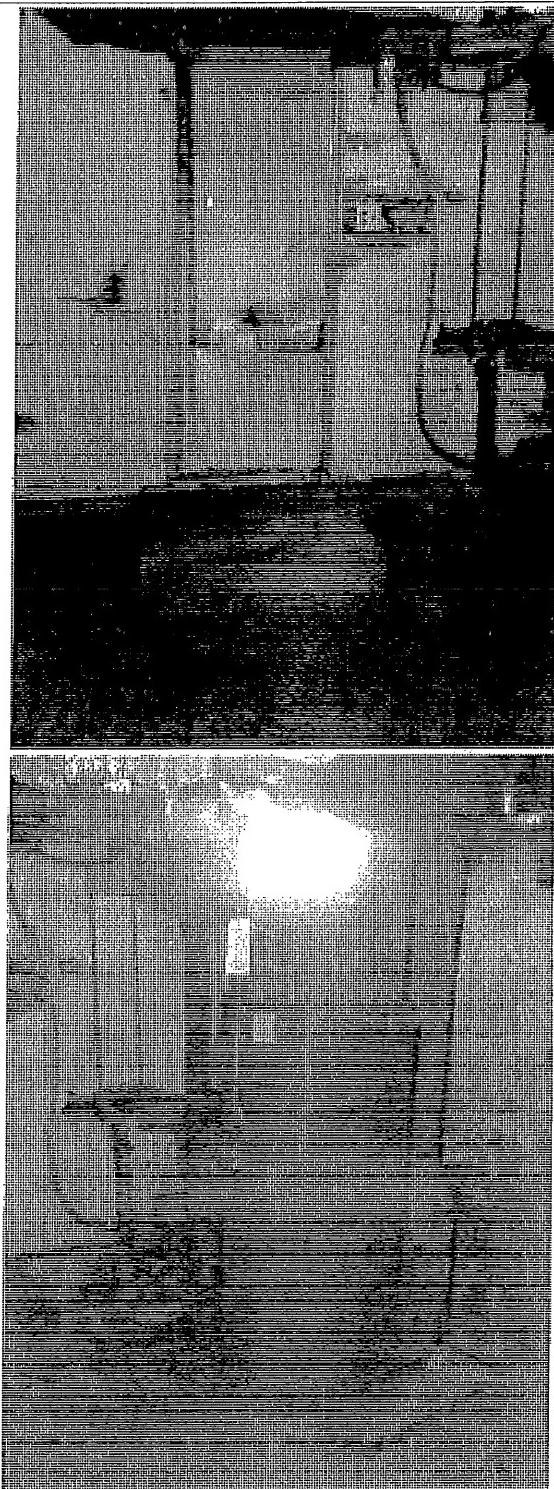
Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110
Malvern, Pennsylvania 19355
Phone: (800) 280-0714
Fax: (866) 547-5534

Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



91-Basement HVAC

Date Taken: 4/27/2018

Taken By: Ryan Kajunski

92-Basement HVAC

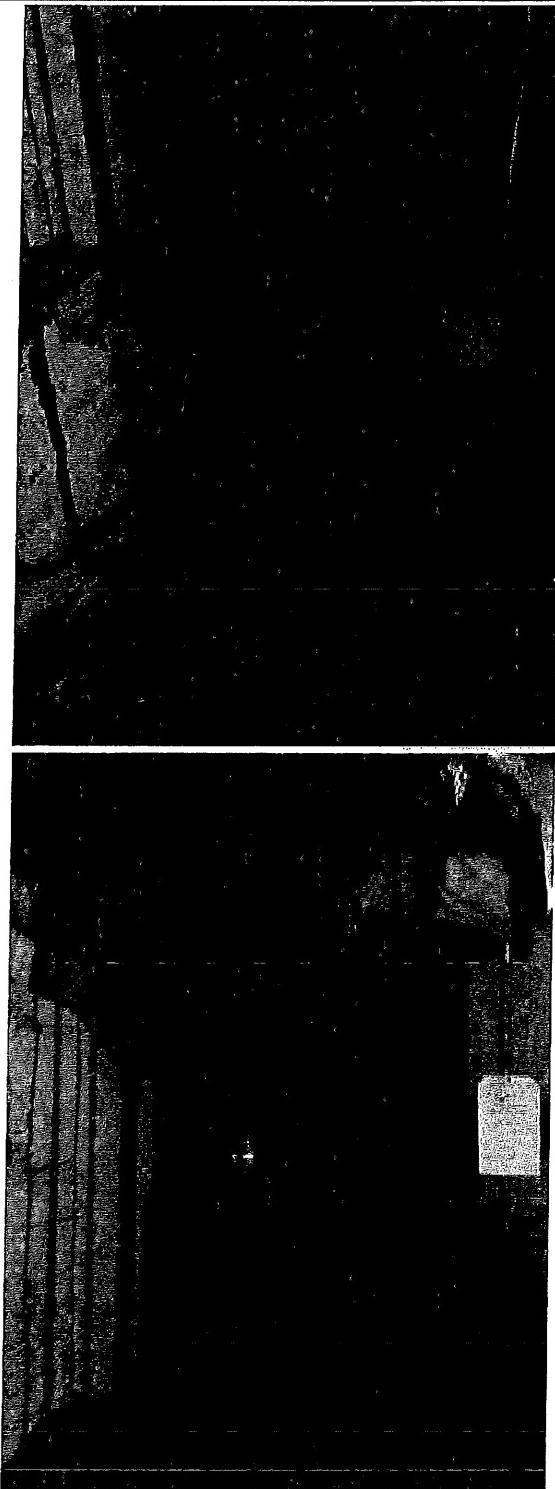
Date Taken: 4/27/2018

Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office
1200 Atwater Drive, Suite 110
Malvern, Pennsylvania 19355
Phone: (800) 280-0714
Fax: (866) 547-5534

Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



93-Basement HVAC
Date Taken: 4/27/2018
Taken By: Ryan Kajunski

94-Basement HVAC
Date Taken: 4/27/2018
Taken By: Ryan Kajunski

Photo Sheet

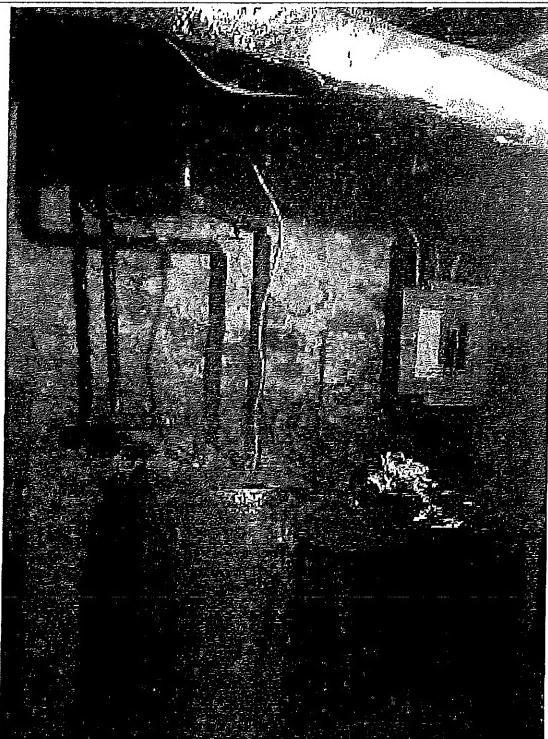
Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110
Malvern, Pennsylvania 19355
Phone: (800) 280-0714
Fax: (866) 547-5534

Insured: CAROL DELP

Claim #: 0498574425

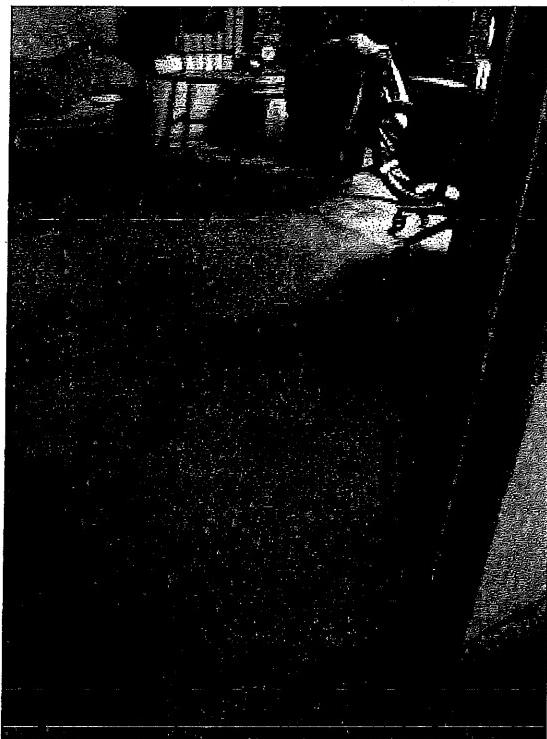
Policy #: 000908711469



95-Basement HVAC

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



96-Basement HVAC to Basement Main

Date Taken: 4/27/2018

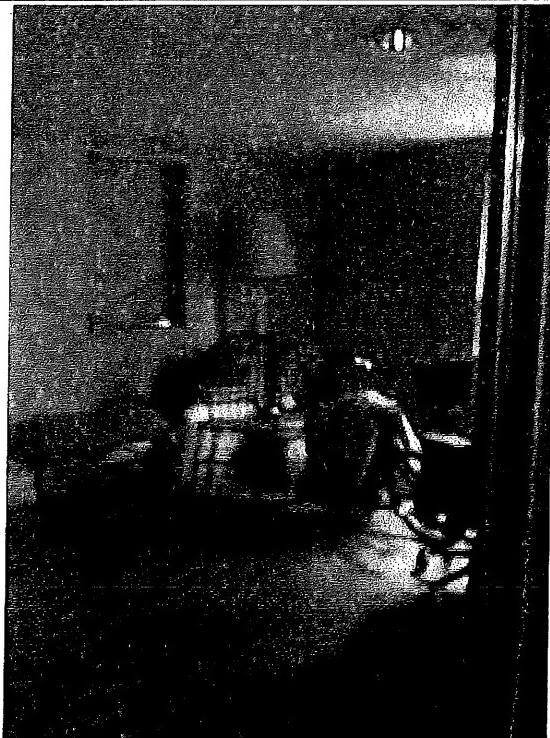
Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110
Malvern, Pennsylvania 19355
Phone: (800) 280-0714
Fax: (866) 547-5534

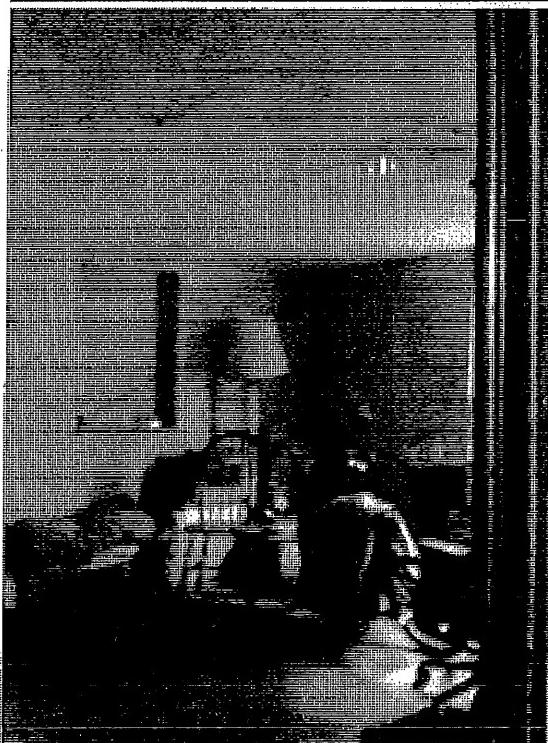
Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



97-Basement Main Room

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



98-Basement Main Room

Date Taken: 4/27/2018

Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110
Malvern, Pennsylvania 19355
Phone: (800) 280-0714
Fax: (866) 547-5534

Insured: CAROL DELP

Claim #: 0498574425

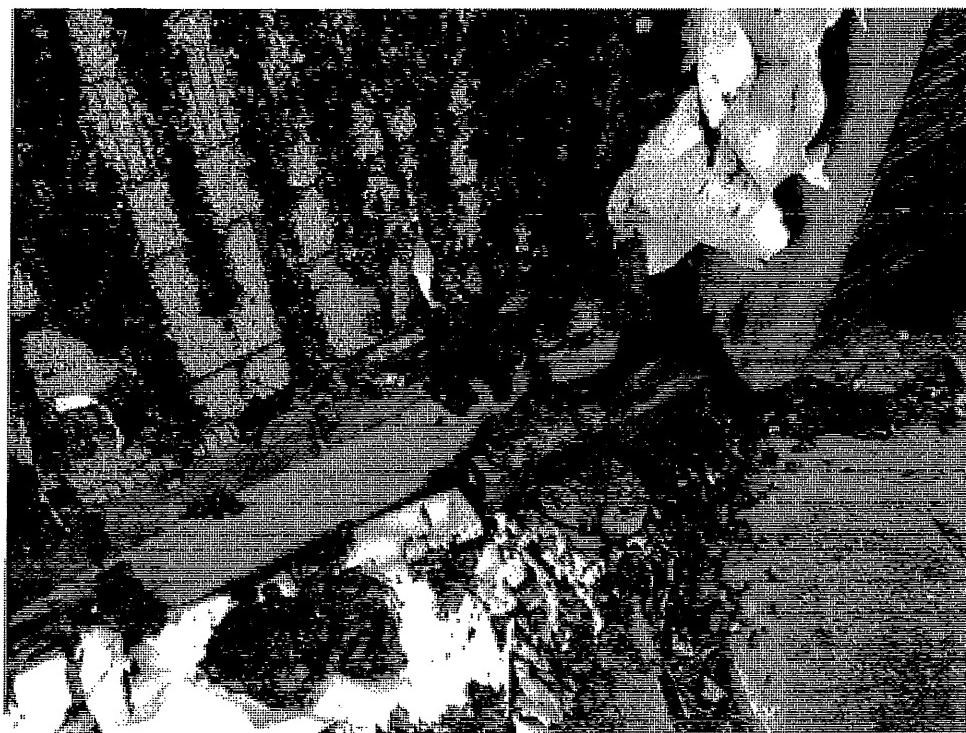
Policy #: 000908711469



99-Rear Ext Light Fixture
Melted

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



100-Left Elevation

Date Taken: 4/27/2018

Taken By: Ryan Kajunski
melting on wood deck

Photo Sheet

Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110
Malvern, Pennsylvania 19355
Phone: (800) 280-0714
Fax: (866) 547-5534

Insured: CAROL DELP
Claim #: 0498574425
Policy #: 000908711469



101-Rear

Date Taken: 4/27/2018
Taken By: Ryan Kajunski



102-Front/Right

Date Taken: 4/27/2018
Taken By: Ryan Kajunski

Photo Sheet

Northeast Property Market Claim Office

1200 Atwater Drive, Suite 110
Malvern, Pennsylvania 19355
Phone: (800) 280-0714
Fax: (866) 547-5534

Insured: CAROL DELP

Claim #: 0498574425

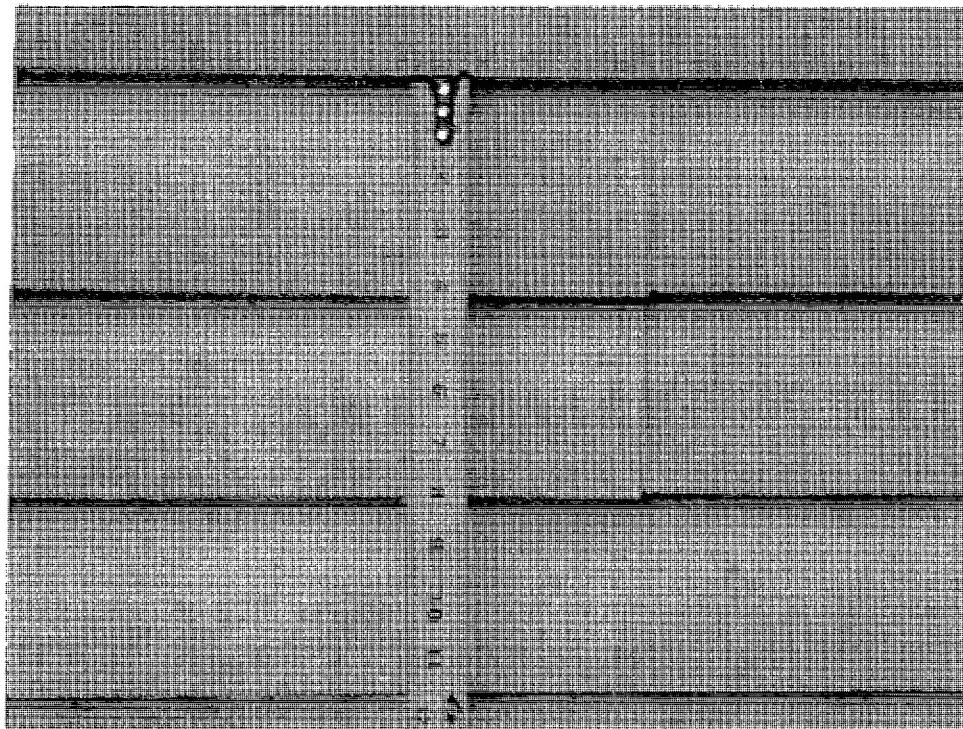
Policy #: 000908711469



103-Front/Right

Date Taken: 4/27/2018

Taken By: Ryan Kajunski



104-Double 4"

Date Taken: 4/27/2018

Taken By: Ryan Kajunski

EXHIBIT “C”

Arnett Jackson - Cincinnati-AMIG

From: IAMKINGSHAWN <shawnfitness1@gmail.com>
Sent: Monday, May 14, 2018 5:29 PM
To: Arnett Jackson - Cincinnati-AMIG
Subject: Claim # 427648AA

My name Holland Harper jr you have ask me to send you the items I lost in the fire! #1 55inch lcd tv #2 sofa set #3 Entertainment center #4 PlayStation 3 #5 family picture frames #6 area rug #7 bathroom set #8 diner room table for 10people #9 microwave #10 pots and pans #11 blender #12 Spoons and forks #13 32inch lcd tv that was in the diner room #14 room 1 my kings size bed and frame tv stand and 50inch lcd tv #15 room 2 32inch lcd and tv stand and 2 twin beds #room 3 2x full size beds 2x 40inch lcd tv's 2x PlayStation 4 systems 1x large tv stand #16 All 6 people in my home lost all our clothes and sneakers and coats! Thank you very much can you notify me when you receive this email.

EXHIBIT “D”

Brenner, Jeffrey

From: Nicole LeViere <nleviere@law-gaul.com>
Sent: Monday, March 04, 2019 10:32 AM
To: Brenner, Jeffrey
Subject: RE: Erie Insured: Groff - Your Client: American Modern Insurance Group (Insured: Christopher Kulick)

Jeff –

Erie's insured is Kristin Groff. Her claim remains open and active. The reserves were set at \$165,000.

**GAUL&ASSOCIATES, P.C.
SUBROGATION ATTORNEYS**

Nicole LeViere, Paralegal
1650 Arch Street, Suite 1903
Philadelphia, PA 19103
p 215.563.6210 | f 215.563.6274 | <https://law-gaul.com>
E-mail: nleviere@law-gaul.com

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From: Brenner, Jeffrey <JBrenner@PostSchell.com>
Sent: Monday, March 04, 2019 10:26 AM
To: Nicole LeViere <nleviere@law-gaul.com>
Subject: RE: Erie Insured: Groff - Your Client: American Modern Insurance Group (Insured: Christopher Kulick)

Nicole:

As I am rounding out the complaint, can you please let me know who Erie's insured is and what your dollar demand is?

Thanks!

-Jeff

**Jeffrey M. Brenner
Post & Schell, P.C.**
Four Penn Center
1600 John F. Kennedy Blvd.
Philadelphia, PA 19103

215-587-1133 (Phone)
215-320-4883 (Fax)
JBrenner@PostSchell.com
www.postschell.com

From: Nicole LeViere [<mailto:nleviere@law-gaul.com>]
Sent: Thursday, February 28, 2019 8:17 AM
To: Brenner, Jeffrey
Subject: RE: Erie Insured: Groff - Your Client: American Modern Insurance Group (Insured: Christopher Kulick)

How many claims did you say you have including ours?

GAUL&ASSOCIATES, P.C.
SUBROGATION ATTORNEYS

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Philadelphia, PA 19103
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From: Brenner, Jeffrey <JBrenner@PostSchell.com>
Sent: Wednesday, February 27, 2019 4:06 PM
To: Nicole LeViere <nleviere@law-gaul.com>
Subject: RE: Erie Insured: Groff - Your Client: American Modern Insurance Group (Insured: Christopher Kulick)

Thanks Nicole. We are hoping to file early next week. We will of course send a copy of the complaint over.

Thanks again!

-Jeff

Jeffrey M. Brenner
Post & Schell, P.C.
Four Penn Center
1600 John F. Kennedy Blvd.
Philadelphia, PA 19103

215-587-1133 (Phone)
215-320-4883 (Fax)
JBrenner@PostSchell.com
www.postschell.com

From: Nicole LeViere [mailto:nleviere@law-gaul.com]
Sent: Tuesday, February 26, 2019 10:04 AM
To: Brenner, Jeffrey
Subject: RE: Erie Insured: Groff - Your Client: American Modern Insurance Group (Insured: Christopher Kulick)

Jeff –

We will accept service.

**GAUL&ASSOCIATES, P.C.
SUBROGATION ATTORNEYS**

Nicole LeViere, Paralegal
1650 Arch Street, Suite 1903
Philadelphia, PA 19103
p 215.563.6210 | f 215.563.6274 | <https://law-gaul.com>
E-mail: nleviere@law-gaul.com

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From: Brenner, Jeffrey <JBrenner@PostSchell.com>
Sent: Tuesday, February 12, 2019 8:57 AM
To: Nicole LeViere <nleviere@law-gaul.com>
Subject: RE: Erie Insured: Groff - Your Client: American Modern Insurance Group (Insured: Christopher Kulick)

Hi Nicole. I hope all is well. Indeed, there is a serious limits issue on this one. So much so that we are in the process of drafting an interpleader complaint to split the policy proceeds amongst all claimants. I believe the limit is \$50,000 per occurrence if my memory serves me correctly (I do not have the file with me). It is our intent to tender the entire limit into the registry of the Court. We expect to file in the next few weeks once we get all the exhibits together. Erie of course will be named for their interest. In fact, if you want to expedite things, can you accept service once we get it filed?

Please let me know if there is anything else I can answer.

Thanks,

-Jeff

**Jeffrey M. Brenner
Post & Schell, P.C.
Four Penn Center
1600 John F. Kennedy Blvd.
Philadelphia, PA 19103**

215-587-1133 (Phone)

215-320-4883 (Fax)
JBrenner@PostSchell.com
www.postschell.com

From: Nicole LeViere [<mailto:nleviere@law-gaul.com>]
Sent: Tuesday, February 12, 2019 8:42 AM
To: Brenner, Jeffrey
Subject: Erie Insured: Groff - Your Client: American Modern Insurance Group (Insured: Christopher Kulick)

Good Morning Jeff –

Our firm has been retained by Erie Insurance to pursue Mr. & Mrs. Kulick for the fire damage caused when their son was playing with a lighter on April 13, 2018.

I just spoke with Jackson Arnett at AMIG who provided me with your contact information. He advised there was a serious limits issues and you were now handling the matter.

Please advise if you are able to provide the policy limit at this time.

**GAUL&ASSOCIATES, P.C.
SUBROGATION ATTORNEYS**

Nicole LeViere, Paralegal
1650 Arch Street, Suite 1903
Philadelphia, PA 19103
p 215.563.6210 | f 215.563.6274 | <https://law-gaul.com>
E-mail: nleviere@law-gaul.com

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EXHIBIT “E”

IN THE UNITED STATES DISTRICT COURT
FOR EASTERN DISTRICT OF PENNSYLVANIA

AMERICAN MODERN SELECT) CIVIL ACTION
INSURANCE COMPANY,)
) NO. _____
Interpleader Plaintiff,)
)
v.)
)
ALLSTATE INDEMNITY COMPANY;)
CAROL DELP; HOLLAND HARPER, JR.;)
THE ERIE INSURANCE EXCHANGE;)
KRISTEN GROFF AND RODNEY GROFF,)
h/w,)
)
Interpleader Defendants.)

INTERPLEADER ORDER

AND NOW, this _____ day of _____, 2019, upon consideration of Plaintiff American Modern Select Insurance Company's ("American Modern") Interpleader Complaint, it is hereby ORDERED and DECREED that the sum of \$50,000.00, plus interest, which represents the liability limits of the Policy at issue, be placed in the Court Registry pending the final determination by this Court of the merits of the claims by each of the respective Defendants. In this regard, the following is also ordered:

1. American Modern's liability in this matter is limited to the limits of the liability limits of the Policy at issue (\$50,000.00), plus applicable interest;
2. American Modern and its insured, Christopher Kulick, are discharged from all liability except to the person or persons whom the Court shall adjudge entitled to the Policy's liability limits at issue (\$50,000.00), plus applicable interest;
3. Upon payment of \$50,000.00, plus applicable interest into the Court's registry (the Policy's liability limits at issue), American Modern is discharged from this action and is discharged from any further liability in connection with the Fire;
4. Each of the Defendants is restrained from instituting any separate action against American Modern, its affiliates, and its successors, or its insured, Christopher Kulick, in any court for recovery of any portion of the Policy's liability limits at

issue, the instant action being the proper and exclusive forum for the resolution of all such claims;

5. Each of the Defendants is required to interplead, answer the Interpleader Complaint or settle between themselves their respective rights to the Policy's liability limits at issue (\$50,000.00); and
6. As American Modern is a disinterested stakeholder, it may recover all of its costs and attorney's fees incurred in bringing this matter to a final resolution.

BY THE COURT:

U.S.D.J.